

Overdraft Protection:

Member must be at least 18 years of age, and meet other eligibility requirements.

Funds in a member's primary share savings account (unless a different account is requested) will be transferred to cover an item if the checking account balance is insufficient. A fee will apply.

Overdraft Protection will be used **before** Overdraft Privilege.

Overdraft Privilege:

Member must be at least 18 years of age, and meet other eligibility requirements.

Funds do not have to be available in another account to cover an item if the checking account balance is insufficient. The item will be paid, the account will go negative, and a fee will be charged for each item that is paid.

All the money available from Overdraft Protection will be exhausted before Overdraft Privilege is used. This could result in an item being paid by both Overdraft Protection and Overdraft Privilege.

An account can go negative by the privilege amount used PLUS the amount of the Overdraft Privilege Fee up to a limited amount.

Limits:

Free Plus Checking \$300.00

Preferred, Prime, and Classic Club Checking \$500.00

Overdraft Privilege is optional for Debit Card, ATM Card, and POS Transactions. Members must "OPT IN" for these types of transactions to apply. Contact our Member Assistance Center at 913-599-1010 for more information.