

Overdraft Protection Line of Credit Disclosures

Interest Rate and Interest Charges	
APR for All Transactions	18.00%
Paying Interest	No grace period applies. You will be charged interest from the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	\$50.00
Penalty Fees <ul style="list-style-type: none">• Returned Payment Fee	\$7.11

How We Will Calculate Your Balance: We use a method called “average daily balance (including current transactions).” See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.