

We can help you avoid the expense and embarrassment of overdrafts.

Union Overdraft Services really come in handy when you need more money than you have in your checking account. By using these services, you can:

- Avoid returned check fees charged by retailers
- Enjoy emergency access to funds when you're short on cash
- Assure Debit card transactions are approved when you need them most



Relax, you're covered.

Any questions? Just ask us.

If you ever have any questions about our Overdraft Services or the tools we offer to help you avoid overdrafts, please ask. We will be glad to help you find the solution that's right for you. After all, that's why we're here.

For a list of our branch locations and hours of operation, as well as the addresses of all our free ATM locations, please visit our website at bankatunion.com or call our Customer Service Center at 1-800-990-4828.



Overdraft Services

Relax, you're covered.



Overdraft Privilege



Rather than returning your checks or declining your ATM and Debit card transactions when you have insufficient funds—with your approval, Union can cover reasonable overdrafts for you. We only offer this service to customers who keep their accounts in good standing.

- Pays checks, ATM, and Debit card transactions when your balance runs low
- Prevents retailers' returned check fees
- Provides emergency access to cash
- Standard overdraft fee applies

Overdraft Account Transfer



You designate a backup checking or savings account to cover overdrafts. The transfer will be in the exact amount needed to cover your overdraft items, plus a small transfer fee. Of course, the amount of overdraft transfer is limited by the available balance in your designated account.

- Automatically transfers funds from your backup account to cover overdrafts
- Prevents retailers' returned check fees
- Allows approval of ATM, Debit card and other transactions
- Our most economical overdraft service

Overdraft Line of Credit



Our Overdraft Line of Credit provides funds, in increments of \$100, that automatically transfer into your checking account when needed. Union charges a small advance fee and a finance charge on the amount advanced. See us for details.

- Advances funds as needed from a line of credit to cover overdrafts
- Prevents retailers' returned check fees
- Allows approval of ATM, Debit card and other transactions
- Avoids higher overdraft fees

Overdraft Services Comparison

Features	Overdraft Privilege	Overdraft Account Transfer	Overdraft Line of Credit	No Overdraft Protection
How does it work?	Bank pays overdraft transaction(s) on your behalf	Funds are transferred from an account you designate to cover overdraft transaction(s)	Line of credit covers overdraft transaction(s)	Checks may be returned and retailer returned check fees may apply. When you do not have enough money in your account, ATM and Debit card transactions will be declined.
Associated Fee	\$32 per item	\$7 per transfer	\$7 per advance	\$32 for each check or item returned for insufficient funds
What Overdrafts are covered?	Covers up to a predetermined dollar amount	Covers up to amount held in your designated account	Covers up to amount available on your line of credit	None
Limitations	Overdraft Privilege is subject to bank approval	Transfer amount is limited by amount available in your account(s)	Overdraft line of credit is subject to credit approval	You will have no overdraft protection to pay your checks or authorize your ATM and Debit card transactions when your balance runs low. This will result in fees for insufficient funds <u>plus</u> any retailer returned check fees.
Benefits	Saves the high cost of returned check fees charged by retailers; provides emergency funds for check, ATM, and Debit card transactions when there is not enough money in your account.	Since overdrafts are paid with funds from your accounts, you only pay <u>one</u> small transfer fee versus higher overdraft fees for <u>each</u> overdraft item.	Since overdrafts are paid from your line of credit, you pay a small advance fee plus a finance charge on the amount advanced versus higher overdraft fees for <u>each</u> overdraft item.	Since all checks will be returned and all ATM and Debit card authorizations will be declined, bank fees will be lower.
Repayment Terms	You repay the overdraft balance by making a quick deposit.	None, as overdrafts are paid using money from your account(s)	Pay off the entire amount or make minimum monthly payments; The monthly payment is 5% of the principal balance or a minimum of \$20, whichever is greater. The Annual Percentage Rate is 18.00%.	You must pay the retailer for the amount of any returned checks <u>plus</u> any returned check fees