

OVERDRAFT PROTECTION	FEATURES/BENEFITS	CORRESPONDING FEES
<p><u>OVERDRAFT TRANSFER SOURCE</u> (Sweep funds from another account)</p>	<ul style="list-style-type: none"> You can make unlimited free withdrawals or transfers from your savings account that you personally initiate at the branch, by telephone, pre-authorized Westmark loan payment or online banking. 	<ul style="list-style-type: none"> There is a charge of \$1.00 for each transfer to your checking account to cover overdrafts from checking, ACH withdrawals or the use of your debit card, if your savings account has been established as an overdraft source as part of our Overdraft Protection Program.
<p><u>OVERDRAFT CHECK PROTECTION (ODT)</u></p>	<ul style="list-style-type: none"> Westmark will allow your Eagle, Rewards, or Student Rewards Checking Account to be overdrawn with a limit of \$300, including fees, as the total amount your account may be overdrawn at any one time. Premium Checking Account holders will receive a \$1,000 limit, including fees, as the total amount your account may be overdrawn at one time. 	<ul style="list-style-type: none"> Please see our separate fee schedule for per item charge
<p><u>LINE OF CREDIT</u> (Credit approval required)</p> <ul style="list-style-type: none"> Personal Line of Credit Credit Cards 	<ul style="list-style-type: none"> Your Personal Line of Credit is attached to your checking account as an overdraft source to protect you from costly NSF fees, which means that funds will automatically be transferred to your checking account from your Personal Line of Credit to cover a NSF check just as long as you have available funds on your line. of credit (see 2 below) 	<ul style="list-style-type: none"> No charge to be enrolled \$3 per transaction charged to your checking account
<p><u>COURTESY PAY</u> (Debit Card, ATM Point of Sale, Overdraft Protection)</p> <ul style="list-style-type: none"> You must opt-in for this Your account must be in good standing You are required to make regular deposits or your account may be restricted from making additional overdrafts. If your account is overdrawn more than 5 days and at 10 days, additional fees are charged. Checking must be open 30 days before activation. 	<ul style="list-style-type: none"> This feature is activated when using your debit card at retailers or an ATM, after any other transfer sources you have chosen for your account insufficient to cover the charge. There is no charge to be enrolled Offer additional line of protection beyond Personal Line of Credit. Avoid potentially embarrassing situations Protects against additional fees from merchants Protects your credit history 	<ul style="list-style-type: none"> \$31 per covered item when used Maximum 5 courtesy payments per day. Your courtesy pay limit is shared with your overdraft protection limit including all charges and fees. Applies to PIN based transactions only.

The best practice is to pay-off or reduce your balance on overdraft products as quickly as possible. Learn to manage your credit in a responsible way by asking our Financial Service Officer for advice on managing and retaining good credit.

- Available to members 18 or older.
- If a Westmark Check Card transaction occurs, an ACH transaction occurs, you write a check, you perform a transaction by any other electronic means, or you take other action that results in your Account becoming overdrawn, Westmark may pay the item which exceeds the available balance in your account. If at any time the above specified limit has been reached, items that exceed the limit will be returned unpaid and you will incur a charge for a returned item due to insufficient funds (NSF fee).