

Shop with confidence year-round knowing you have access to three payment protection plans. While there may not be sufficient funds in your checking account to cover your purchase or withdrawal, we will strive to authorize each checking account transaction on your behalf.

SHARE SAVINGS TRANSFER

Utilize funds from your primary Kinecta Share Savings Account to cover check and debit card overdrafts.

OVERDRAFT LINE OF CREDIT

Secure a credit limit between \$500 and \$5,000* with a low Annual Percentage Rate (APR). The line of credit will automatically transfer to your checking account to cover overdrafts.

SELECT ACCEPT

At Kinecta, we will strive to authorize everyday debit card transactions when insufficient funds exist in your accounts, as long as we have your permission to do so.

Select ONE, TWO or all THREE protection plans!

You have access to three overdraft protection solutions that can provide peace-of-mind, and you may enroll in any one, two or all three plans to ensure maximum coverage. So, even if you've already enrolled in Share Savings Transfer and/or an Overdraft Line of Credit, you can still enroll in Select Accept.

It's simple to enroll in one or all of the overdraft protection solutions. To notify us of your decision, please call 800.854.9846.

| | SHARE SAVINGS TRANSFER ¹ | OVERDRAFT LINE OF CREDIT ² | SELECT ACCEPT ³ |
|--|-------------------------------------|---------------------------------------|--|
| Covers debit card transaction overdrafts | ✓ | ✓ | ✓ |
| Covers non-debit card transaction overdrafts | ✓ | ✓ | |
| Option to pay back balance in monthly installments | | ✓ | |
| Access to additional cash | | ✓ | |
| No credit approval required | ✓ | | ✓ |
| Annual Fee | \$0 | \$0 | \$0 |
| Per Item Transaction Fee | \$4 | \$2 | \$30 per overdraft, limit of 3 fees per day, per account |

*Overdraft Line of Credit requires application and is subject to credit approval. See our Overdraft Line of Credit webpage loan terms and conditions for full details.

¹Share Savings Transfer will be applicable when your Kinecta Share Savings Account has the necessary funds to cover check and debit card overdrafts. There is a \$4.00 per transaction fee each time Kinecta transfers funds to cover check and debit card overdrafts. Enrollment in Share Savings Transfer not available thru Online Banking.

²When enrolled for preauthorized transfers to your checking account and subject to your available credit. There is a \$2 per automatic transfer fee, plus the loan interest.

³Select Accept covers everyday debit card transactions. There is a fee of \$30 each time we pay an overdraft with a limit of 3 fees per day, per account. We will not charge you the \$30 fee if you overdraw your account within \$5. You must promptly pay the amount of any overdraft along with any fees that apply within 30 days. Otherwise, your account may become restricted. We typically do not pay overdrafts if your account is not in good standing or your account is excessively overdrawn. Recurring debit card transactions (such as a gym membership) may continue to be authorized at our discretion even if you do not sign up for Select Accept. We reserve the right to refuse to pay an overdraft at our discretion.



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