

### Overdraft Consumer Credit Agreement Truth-in-Lending Disclosures

These Truth-in-Lending Disclosures are provided in connection with and are incorporated into the Overdraft Consumer Credit Agreement between \_\_\_\_\_ as Lender and \_\_\_\_\_, dated \_\_\_\_\_ (account agreement).

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	%
Paying Interest	You will be charged interest from the transaction date.

Fees	
<b>Set-Up and Maintenance Fees</b> <ul style="list-style-type: none"> <li>Annual Fee</li> <li>Credit Report</li> </ul>	
<b>Transaction Fees</b>	
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	

How We Will Calculate Your Balance: We use a method called 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.

Dated: \_\_\_\_\_

X \_\_\_\_\_ (SEAL)  
Customer Signature

X \_\_\_\_\_ (SEAL)  
Customer Signature

X \_\_\_\_\_ (SEAL)  
Customer Signature

X \_\_\_\_\_ (SEAL)  
Customer Signature

