

Northway Bank Consumer Overdraft Solutions — Quick Guide

You want to	Avoid Overdrafts	Safeguard from Overdrafts		Cover Unexpected Overdrafts	
Available Solutions	<ul style="list-style-type: none"> • Statement Balancing • Online Banking • Mobile Banking • 24-Hour Telephone Banking 	<ul style="list-style-type: none"> • Reserve Credit 	<ul style="list-style-type: none"> • Overdraft Sweep 	<ul style="list-style-type: none"> • Overdraft Protection 	<ul style="list-style-type: none"> • ATM and Everyday Debit Card Overdraft Protection
Details	These services allow you to keep track of your balance to ensure that you're always on top of what is going on in your account.	This is an overdraft line of credit attached to your Northway checking account. If you accidentally overdraw your account you won't be hit with overdraft fees or the expense of returned checks or items. The line of credit will cover your checks up to the credit available until your next deposit.	Allows you to set up a transfer between your checking account and another account. As long as there is a sufficient balance in your attached account, it will automatically transfer funds to cover any overdraft transaction in your checking account.	For qualified customers, Overdraft Protection gives you peace of mind so you don't have to worry about your checks and other payments being returned.	The Bank will not authorize and pay overdrafts for everyday debit card and ATM transactions unless you have instructed us to do so (for personal accounts only). You may choose to apply this protection to purchases made with your debit card and withdrawals made at the ATM.
Fees	None. Check with your wireless service provider for any details on it's fees and charges.	Pay interest monthly on the outstanding balance.	<ul style="list-style-type: none"> • No fee unless service is used • \$7 sweep fee per transfer (*Fee waived for TrueNorth Relationship Checking customers) 	<ul style="list-style-type: none"> • No fee unless service is used • No fee if your account is overdrawn by \$10 or less at the end of the day or the item is \$10 or less • \$34 for each overdraft (item paid). Limited to 3 overdraft fees per day. 	<ul style="list-style-type: none"> • No fee unless service is used • No fee if your account is overdrawn by \$10 or less at the end of the day or the item is \$10 or less • \$34 for each overdraft (item paid). Limited to 3 overdraft fees per day.
How do you get it?	Simply sign-up for Online Banking, Mobile Banking at northwaybank.com. Then, customize your alerts by email or text.	<ul style="list-style-type: none"> • Subject to credit approval • Apply in a branch 	Available to all customers. Stop by a branch to set up.	<ul style="list-style-type: none"> • Accounts become eligible after they have been in good standing for 30 days. • Customer must agree to the terms at account opening. Subject to the bank's discretion. 	Visit our nearest branch and our staff will assist you.

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THE RIGHT BANK MAKES A REAL DIFFERENCE.



(800) 442-6666
northwaybank.com

