



Member FDIC

Business Preferred Line of Credit

Business Preferred Line of Credit links provide overdraft protection for the primary account. This is an unsecured line of credit that requires credit approval, and it has a specific purpose of funding the primary account if the Available Balance at the end of the business day in the primary account is negative \$.01 or more (non-consumers). Funds are advanced on the line of credit and transferred to the primary account to cover the negative Available Balance (generally in increments of \$100). You must apply for and be approved for a Business Preferred Line of Credit before the Business Preferred Line of Credit can be activated. The funds advanced are subject to fees and finance charges under the Business Preferred Line of Credit agreement. A monthly interest rate is assessed on the outstanding balance of the Business Preferred Line of Credit.

Please note that if an account has a Business Preferred Line of Credit, the unused credit limit of the loan is added to the primary account's Available Balance, and this combined amount is used to authorize ATM and everyday debit card transactions at the ATM or point-of-sale terminal.

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