

	Product	What Is This?	How Do I Get Started?	What Will It Cost?	Will It Cover Checks and ACH Payments?	Will It Cover Debit Card Transactions?	Will It Cover ATM Withdrawals?	The Fine Print
Use Your Money First	Village Overdraft Transfer	Automatically transfers funds into your checking account when you link to another Village checking or savings account.	You must enroll in this service. If interested, please contact a Village Bank Branch or the Customer Care Team.	There is no charge to enroll. \$10 charge for each transfer.	Yes, if there are sufficient funds in the linked account to cover the overdraft.	Yes, if there are sufficient funds in the linked account to cover the overdraft.	Yes, if there are sufficient funds in the linked account to cover the overdraft.	Funds transferred in increments of \$100. One transfer will cover all overdrafts in one business day. If funds are not available for transfer the \$37 overdraft fee applies.
Line of Credit	Village Overdraft Assurance	A line of credit specifically for covering account overdrafts.	You must apply and be approved for this product. Contact a Village Bank Branch to learn more.	\$10 charge for each transfer and interest on the outstanding balance.	Yes, if there are sufficient funds available on the line of credit to cover the overdraft.	Yes, if there are sufficient funds available on the line of credit to cover the overdraft.	Yes, if there are sufficient funds available on the line of credit to cover the overdraft.	Subject to credit approval. Funds are transferred in increments of \$100. One transfer will cover all overdrafts in one business day. If funds are not available for transfer the \$37 overdraft fee applies.
Lines of Credit	Other Lines of Credit	Overdraft coverage can also be linked to other lines of credit, such as a HELOC or unsecured personal line of credit.	You must apply and be approved for these products. Contact a Village Bank Branch to learn more.	\$10 charge for each transfer and interest on the outstanding balance.	Yes, if there are sufficient funds available on the line of credit to cover the overdraft.	Yes, if there are sufficient funds available on the line of credit to cover the overdraft.	Yes, if there are sufficient funds available on the line of credit to cover the overdraft.	Subject to credit approval. Funds are transferred in increments of \$100. One transfer will cover all overdrafts in one business day. If funds are not available for transfer the \$37 overdraft fee applies.
Checks and ACH	Village Overdraft Privilege	A service through which the bank strives to authorize a check, ACH withdrawal or recurring bill payment in the event your account does not contain sufficient funds to cover the item.	Enrollment is automatic when you open a qualified personal checking account.	\$37 charge per item, up to 5 charges per day on consumer accounts.	The bank will strive to cover the overdraft.	No. Enrollment in Village Overdraft Privilege PLUS is required for Debit Card transactions to be authorized.	No. Enrollment is required for ATM transactions to be authorized.	No set-up fee. You may opt-out of this program at any time by contacting a Village Bank Branch or the Customer Care Team. All items will be automatically returned if opt-out is requested. \$37 overdraft fee still applies
ATM And Debit Card	Village Overdraft Privilege Plus	Same as ODP service above plus coverage for ATM and Debit Card transactions.	Must formally request this service. If interested, please contact a Village Bank Branch or the Customer Care Team.	\$37 charge per item, up to 5 charges per day on consumer accounts.	The bank will strive to authorize the transaction.	The bank will strive to authorize the transaction.	The bank will strive to authorize the transaction.	Your decision to opt-in to this program for ATM and Debit Card transactions may be changed at any time. You may completely opt-out of this program by contacting a Village Bank Branch or the Customer Care Team.