

## FEATURE MESSAGING

# Overdraft Protection with Courtesy Coverage

### Key Messages:

- No fee overdraft up to \$20 with Courtesy Coverage (direct deposit required)

### Approved Marketing Messages:

#### Headline:

Fee-free overdraft up to \$20.

#### Body copy:

We'll cover you when you need that extra cushion. Enroll in direct deposit and get up to \$20 free overdraft protection.

#### Disclaimer:

Courtesy Coverage only available for purchase transactions, ATM withdrawals, and over-the-counter withdrawals using your debit card. It is a discretionary courtesy, not an extension of credit. Requires opt in and \$200 in qualifying deposits over prior 35-day period. Negative balances are limited to \$20 and must be repaid within 30 days. See Spending Account Agreement for details.

#### Do NOT Say:

- Don't say "No overdraft fees"
- Don't use <sup>SM</sup> or <sup>®</sup> with Courtesy Coverage