

# Overdraft Protection

**NorState**  
Federal Credit Union

*Your Lifelong Financial Partner*

Madawaska | Eagle Lake  
Ashland | Van Buren  
Fort Kent | Presque Isle

1.800.804.7555

[www.norstatefcu.org](http://www.norstatefcu.org)



**NorState**  
Federal Credit Union

*Your Lifelong Financial Partner*



We Do Business In Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act.



Federally insured by NCUA



# Get peace of mind with a share draft overdraft protection plan.

If you currently have a share draft (checking) account with NorState FCU, you're already taking advantage of the many great features such as no minimum balance, no monthly or per check fees and more.

Now you can make your share draft (checking) account better than ever with a Share Draft Overdraft Protection Plan. This line of credit will give you added security in case of an error in your checkbook.

This Share Draft Overdraft Protection is a loan that gives you flexibility with your share draft (checking) account, makes it easy to advance small amounts for a short term and is great for emergencies.

## How it works:

- Credit limit up to \$2,500
- Automatic payment options available
- Low annual percentage rate
- Monthly payments are 5% of outstanding balance or \$31, whichever is greater
- Advances to cover the overdraft will be made in \$100 increments
- Advances will appear on your monthly share draft statement and payments are due by the 28th of each month
- Receive .25% deduction with ADD-Vantage PLUS



Please complete the information below and return to one of our offices.

- I would like to add Overdraft Protection to my existing NFCU Share Draft (Checking) Account. Please send me an application.
- I would like to open an Overdraft Protection with my new Share Draft (Checking) Account.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_