Ready Reserve Loan
(Overdraft Protection)

- Pulls in $100 increments from the Ready Reserve loan to cover negative balances on checking accounts

- The Ready Reserve will pull funds overnight to cover the negative balance in your checking account and will appear the next day

- Minimum payments will be due monthly

- If you want to pay more than the automatic minimum payment, this can be paid separately online or in a branch

- $25 annual fee has to be paid manually when due

- Interest will be charged from the transaction date