

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