

## **Creighton Federal Checking Overdraft Protection Disclosure**

### *Important Disclosure – Checking Overdraft Protection*

OPEN-END CREDIT OTHER THAN HOME EQUITY LINES OF CREDIT – THIS DISCLOSURE NOTICE CONTAINS IMPORTANT INFORMATION ABOUT CREIGHTON FEDERAL CREDIT UNION'S OPEN END LOANS OTHER THAN THOSE INVOLVING HOME EQUITY LINES OF CREDIT. YOU SHOULD READ IT CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.

Terms Subject to Change. The rates contained herein are for illustration purposes only. The terms described in this disclosure are subject to change at any time. If, prior to your signing the loan documents, any of these terms have changed (other than the annual percentage rate) and you decide, as a result, not to obtain a loan from us, you would be entitled to a refund of any fees that you paid in connection with your application. Finance Charges. No minimum, fixed, transaction, activity or similar charge is associated with Creighton Federal Credit Union open ended credit. The Annual Percentage Rate. The applicable annual percentage rate for open ended credit loans is as provided for in the above rate information.