

DDA Line of Credit Application

Applicant's Name		Social Security Number	Date of Birth
Joint Applicant's Name		Social Security Number	Date of Birth
Current Address	City/State/Zip		Home Telephone
Applicant's Employer	Position	Mo./Yr. Started	Annual Income
Employer's Address	City/State/Zip		Business Telephone
Joint Applicant's Employer	Position	Mo./Yr. Started	Annual Income
Employer's Address	City/State/Zip		Business Telephone
Mortgage Lien/Holder/Landlord		Monthly Loan Payment/Rent	
Athens Federal Checking Account Number to which a DDA Line of Credit will apply		DDA Line of Credit Advance Amount Requested	

Please Read Before Signing.

I/We have answered the questions in the application fully and truthfully, and all information provided is correct. I/We have read the entire application, agree to its terms, and understand that I/we will be liable for all charges on the account. I/We authorize Athens Federal to obtain information to check my/our records and any statements made on this application, to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our credit worthiness.

Applicant's Signature _____ Date _____
 Joint Applicant's Signature _____ Date _____

Account Disclosure

Interest Rate & Interest Charges	APR for Advances	18.00%
	Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.15.
	Paying Interest	You will be charged interest from the transaction date.
	Minimum Payment	10% of your loan account balance as of the last day of the billing cycle, or \$10.00, whichever is greater.
Fees	Transaction Fee	A transaction fee of \$10.00 charged to the transaction account for each advance made.
	Stop Payment Fee	\$35.00
	Penalty Fees	
	Late Payment	5% of the payment on any payment not paid within 15 days of the payment date.
	Returned Payment	\$35.00
	Charge Back Fee	\$10.00 per item for any item deposited and returned as non-sufficient.
	Attorney Fees	You agree to pay all our costs including reasonable attorney's fees that we incur in legal proceedings to collect or enforce this debt should you be in default.

How we will calculate your balance: We use a method called "daily balance method (including current transactions)". We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your DDA Line of Credit agreement.

Bank Use ONLY	Approval Comments:
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Locations & Hours

Athens Main Office

106 Washington Avenue
 Athens, Tennessee 37303
 (423) 745-1111
 Monday-Thursday: 8:30 a.m. - 4 p.m.
 Friday: 8:30 a.m. - 5 p.m.
 Saturday: 9 a.m. - Noon (Drive Thru)

Athens Decatur Pike Office

1103 Decatur Pike
 Athens, Tennessee 37303
 (423) 745-0981
 Monday-Thursday: 8:30 a.m. - 4 p.m.
 Friday: 8:30 a.m. - 5 p.m.
 Saturday: 9 a.m. - Noon (Drive Thru)

Etowah Office

523 Tennessee Avenue
 Etowah, Tennessee 37331
 (423) 236-1111
 Monday-Thursday: 8:30 a.m. - 4 p.m.
 Friday: 8:30 a.m. - 5 p.m.
 Saturday: 9 a.m. - Noon (Drive Thru)

Sweetwater Office

800 Highway 68
 Sweetwater, Tennessee 37874
 (423) 337-3501
 Monday-Thursday: 8:30 a.m. - 4 p.m.
 Friday: 8:30 a.m. - 5 p.m.
 Saturday: 9 a.m. - Noon (Drive Thru)

Madisonville Office

4785 New Highway 68
 Madisonville, TN 37875
 (423) 442-2338
 Monday-Thursday: 8:30 a.m. - 4 p.m.
 Friday: 8:30 a.m. - 5 p.m.
 Saturday: 9 a.m. - Noon (Drive Thru)

Cleveland Ocoee Street Office

3855 North Ocoee Street
 Cleveland, TN 37312
 (423) 476-0667
 Monday-Friday: 9 a.m. - 5 p.m.

Cleveland 25th Street Office

950 25th Street
 Cleveland, TN 37311
 (423) 728-0338
 Monday-Thursday: 9 a.m. - 5 p.m.
 Friday: 9 a.m. - 6 p.m.
 Saturday: 9 a.m. - Noon (Drive Thru)

www.athensfederal.com
1-800-526-3572

DDA

Line of Credit

Convenient pre-approved personal loan tied to your Athens Federal Community Bank checking account to cover life's unexpected financial emergencies.



Athens Federal
 COMMUNITY BANK

The Right People. THE RIGHT BANK.



DDA

Line of Credit

Secure.

You work hard for your money and you deserve the peace of mind of a DDA Line of Credit from your bank.

Convenient.

An advance is automatically added to your checking account to cover any overdrafts, up to your pre-approved credit limit.

Simple.

Based on your pre-approved credit limit, Athens Federal will cover your unexpected expenses. It's that easy.

Other Products & Services

Personal Banking

- Free Checking Accounts
- Money Maker Accounts
- Campus Checking Accounts
- NOW and Super NOW Accounts
- Money Market Accounts
- Senior Checking Accounts
- President's Choice Accounts
- Savings Accounts
- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs)
- Christmas Club and Vacation Club
- Super Saver Savings Accounts

Business Banking

- Business Savings
- Business Relationship Advantage
- Group Banking and Employee Advantage
- Business Certificates of Deposit
- Merchant Services
 - Credit and Debit Card Processing
 - Remote Deposit
 - Payroll Cards
 - Check guarantee, verification, and conversion
- Small Business Free Checking
- Corporate Analysis Checking
- Business Checking
- Interest Bearing Accounts
- Business Money Market
- Business Sweep Account
- Zero Balance Payroll Account

Loans

- Mortgage & Real-Estate Loans
- Consumer Loans
- Commercial / Small Business Loans
- Credit Cards

Investment & Retirement Services

- Mutual Funds*
- Variable Annuities*
- Discount Brokerage*
- Individual Retirement Accounts (IRA)
- Fixed Annuities*
- Life Insurance

And much more.

*Securities and related services are offered through INVEST Financial Corporation, a registered broker/dealer and member of the FINRA, MSRB, and SIPC. INVEST is not affiliated with Athens Federal Community Bank nor Athens Federal Investment and Retirement Services Division. Securities and Insurance products are not deposits, are not FDIC insured nor are they obligations or guaranteed by any bank. They are not insured by any Federal Government Agency, and may involve risks, including the possible loss of principal.

No Stress Remove the Worry



With a DDA Line of Credit tied to your Athens Federal checking account, you no longer have to worry about overdrafts during unexpected financial emergencies.

DDA Line of Credit is an overdraft line of credit, which means you have a pre-approved personal, unsecured loan to cover unanticipated costs that overdraw your checking account (up to your pre-approved credit limit).

How it works

When you make a transaction for an amount exceeding the balance in your checking account, an advance is added to your checking account to cover the transaction, up to your pre-approved credit limit.

When it works

Enjoy the security of a DDA Line of Credit with eligible Athens Federal checking accounts. For details, contact a customer service representative at 423.745.1111 or stop by one of our offices.

Apply Today

Simply complete and sign the attached application and return it to any Athens Federal Community Bank office.

Subject to credit approval.

Athens Federal

★ COMMUNITY BANK

The Right People. THE RIGHT BANK.



Receive important alerts and information from Athens Federal, in addition to helpful tips about trends in the financial industry.

Discover why Athens Federal Community Bank is the *Right Bank*. For more information about our DDA Line of Credit, call 423.745.1111, visit us at www.athensfederal.com or stop by one of our offices.