

# Get Peace of Mind from Returned Checks with Overdraft Protection

**TSB Overdraft Line of Credit** is a loan product that is activated when your checking account is overdrawn. Enough funds are advanced from your credit line to cover the overdraft, so you avoid overdraft fees and the possible inconvenience of returned checks. Interest is charged on the amount advanced, and a minimum payment towards the interest due will be pulled automatically from your checking account each month. You can pay off the credit line balance at any time, and then re-use the line again.

*Overdraft Line of Credit gives peace of mind that your checks will be paid and you will avoid overdraft fees in the event your account becomes overdrawn.*

- *No Advance Fees*
- *No Membership Fees*
- *18% APR*
- *Automatic monthly interest-only payments sweep from the associated checking account.*



**Torrington Main** 129 Main Street (860) 496-2152 • **Torrington North** 635 Main Street (860) 482-5421  
**Torringtonford** 235 Dibble Street (860) 482-2664 • **Burlington** 260 Spielman Highway, Route 4 (860) 675-2601  
**Falls Village** Routes 7 & 126 (860) 824-3000 • **Goshen** 55 Sharon Turnpike, Route 4 (860) 491-2122  
**New Hartford** 518 Main Street (860) 738-0200

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**[torringtonsavings.com](http://torringtonsavings.com)**





**OVERDRAFT LINE OF CREDIT APPLICATION**

I intend to apply for this loan individually \_\_\_\_\_  
(initial)

We intend to apply for this loan jointly \_\_\_\_\_ / \_\_\_\_\_  
(initials)  
 (joint income and assets)

<b>Amount Requested \$</b>	<b>Checking Acct #</b>
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**Applicant**

Name
Address
City <span style="float:right">State</span> <span style="float:right">Zip</span>
How long there? <span style="float:right">Own</span> <span style="float:right">Rent</span> <span style="float:right">Other</span>
Date of Birth
Social Security Number
Gross Monthly Income \$

**Coapplicant**

Name
Address
City <span style="float:right">State</span> <span style="float:right">Zip</span>
How long there? <span style="float:right">Own</span> <span style="float:right">Rent</span> <span style="float:right">Other</span>
Date of Birth
Social Security Number
Gross Monthly Income \$

**Signatures** - I/We certify that the above information is true and accurate. I/We hereby authorize Torrington Savings Bank (the "Lender") to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my application. I/we further authorize Torrington Savings Bank (the "Lender") to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

\_\_\_\_\_  
 Signature of Applicant Date

\_\_\_\_\_  
 Signature of Coapplicant Date

<b>For Internal Use</b>
Approved By:
Approval Date: