



Collins Community Credit Union  
1150 42<sup>nd</sup> Street NE  
PO Box 10500  
Cedar Rapids, Iowa 52410-0500

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## Overdraft Protection from Shares Zero Balance Account (ZBA)

The ZBA allows business checking accounts to earn higher dividend rates.

All deposits to your Share Savings Plus (02) Account. As checks are presented to your Business Checking (77) Account, funds are transferred to pay the exact amount of checks presented. Your business checking account will have a zero balance at the end of each day.

This allows all available funds to earn the highest dividend rate. You don't need to shift funds from other money market accounts to cover peak periods.

Cash management couldn't be easier.

Plus, it's FREE. No cost.

Contact any member service representative about the Overdraft Protection from Shares at Collins Community Credit Union.