



# Overdraft Protect & Courtesy Checking

## Adding and Removing Shares/Accounts

### Online Banking Quick Reference Guide

Share Draft Protection and Courtesy Checking are safety nets that prevent your transactions from being declined or bounced when your account has insufficient funds available to cover the transaction. With Share Draft Protection, your checking account is linked to a backup account, like a savings account or a line of credit; if a purchase exceeds your balance, the exact amount needed is automatically transferred to cover it. If you do not have a backup account linked—or if that backup account has insufficient funds available—Courtesy Checking steps in as a secondary shield. This is a service where the credit union will pay the transaction for you, temporarily dipping your account into a negative balance so your payment goes smoothly, which does incur a standard overdraft fee per transaction.

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#### *Tips & Tricks*

**Turn on low balance alerts.**

**Track pending transaction delays.**

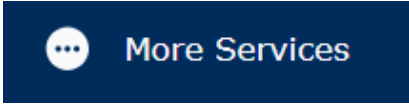
**Keep a small financial buffer.**

**Review account balances weekly.**

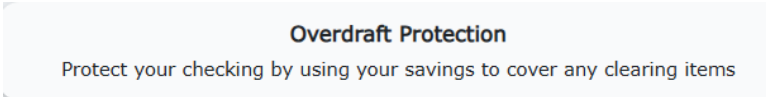
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**Turning Overdraft protection on and off:**

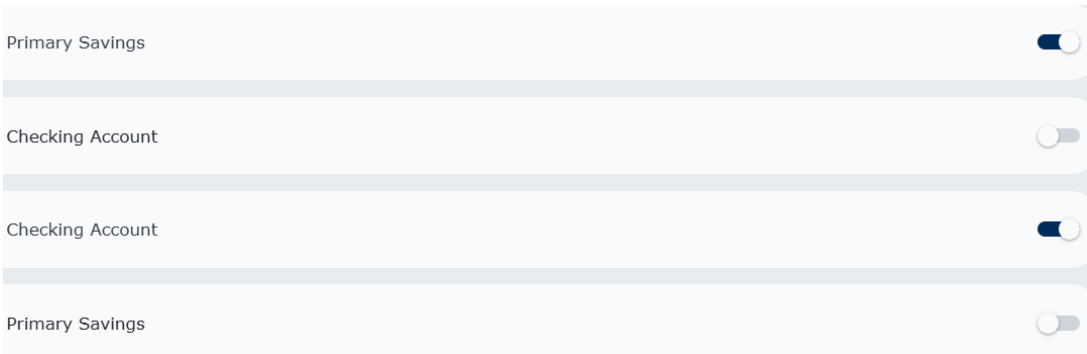
1. Click More services.



2. Click Overdraft Services



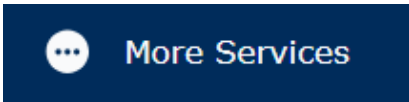
3. For removing/editing overdraft protection, click overdraft protection.
4. Select the account you would like to add the protection to.
5. Shares in the account will populate, Toggle the switches on and/or off.



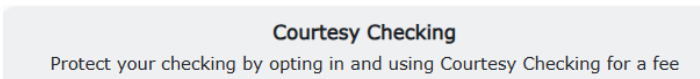
6. If the toggle bar is blue, overdraft protection is one.
7. If the toggle bar is grey, then overdraft protection is off.
8. Click Save

**Turning Courtesy Checking on and off:**

1. Click More services.



2. Click Courtesy Checking



3. Click View terms to read the terms and conditions of Courtesy checking.
4. Review Eligible accounts and checking shares listed: Check and uncheck ach/share draft and/or debit option.

ACH/Sharedraft	Debit/ATM
Select All <input type="checkbox"/>	Select All <input type="checkbox"/>
ACH/Sharedraft <input checked="" type="checkbox"/>	Debit/ATM <input type="checkbox"/>
ACH/Sharedraft <input type="checkbox"/>	Debit/ATM <input checked="" type="checkbox"/>
ACH/Sharedraft <input checked="" type="checkbox"/>	Debit/ATM <input type="checkbox"/>

5. Click Save

### Explanation of ACH/Share draft & Debit/ATM Terms

<p><b>ACH/Sharedraft</b></p>	<p>Help prevent payments from being declined if there is not enough money in your checking account at the time a transaction tries to come through.</p> <p><b>If the protection is on:</b> The funds can automatically transfer from another eligible share, such as savings, or line of credit.</p> <p><b>If Protection is off:</b> Payments or transactions may be declined or returned if there is not enough money available in your checking account to cover them. Overdraft or Insufficient fund fees may apply.</p>
<p><b>Debit/ATM</b></p>	<p>Help avoid decline transactions at stores, gas stations, restaurants, atm's and other merchants.</p> <p><b>If the protection is on</b> your card transactions can still go through even if your checking account is low utilizing your overdraft/courtesy checking protection.</p> <p><b>If Protection is off:</b> Your card transactions will be declined if there is not enough money available, helping you avoid overdraft fess but also preventing the purchase or withdrawal from going through.</p>