

Centris Overdraft Protection

Savings Overdraft Protection

Utilize your own savings to protect your checking account from potential overdrafts, saving you money.

Features:

- No maintenance fee
- Transfer funds in increments of \$100 when an item is presented, which would cause the checking account to overdraft
- Transfer fee of \$5 applies when savings are advanced automatically

Courtesy Pay

Features:

- Overdraft fee of \$35 for each item paid
- Negative account balances must be repaid within 30 days
- Account is reviewed daily to determine eligibility for Courtesy Pay

Courtesy Pay

- Items paid are: paper checks, auto drafts (ACH), cash withdrawals, recurring debit card transactions

Courtesy Pay ATM and One-time Debit Card Charges

- The following additional items may be paid on your behalf: single debit card and ATM card transactions

Debit Card Overdraft Authorization: *Understanding Your Decision*

When your debit card purchase or ATM withdrawal exceeds the balance in your account....

If you **opt in**:

- ⊕ You may have access to funds not currently available in your account
- ⊖ You will incur our standard overdraft fee if we honor your debit card purchase, paper checks, auto drafts (ACH) or request for cash

If you **opt out**:

- ⊕ Your debit card will be declined and you will not incur an overdraft fee
- ⊖ You will need to find another cash source or payment method to complete your purchase

Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.

centrisfcu.org

Federally Insured By NCUA