

COURTESY PAY

What you need to know about overdrafts and overdraft fees

Federal regulations govern overdraft protection programs. As a result, you have an option concerning whether you want to have our overdraft service cover your ATM and everyday debit card transactions. Standard overdraft practices include:

COVERAGE:

An overdraft occurs when you do not have enough money in your account to cover your overdrafts. If you opt in, we can cover overdrafts in various ways:

- Adventure Credit Union offers an overdraft option, Courtesy Pay, for qualified members.
- Adventure Credit Union offers overdraft protection such as automatic transfer from your savings account.

Adventure Credit Union authorizes and pays overdrafts for the following types of transactions:

- Written checks
- Recurring debit transactions such as regularly scheduled bill payments and pre-authorized debits from your checking account.

Adventure Credit Union CAN NOT authorize and pay overdrafts for the following types of transactions unless you opt in:

- ATM transactions
- Everyday debit card transactions for one-time debits

OVERDRAFT FEES:

Adventure Credit Union pays overdrafts at our discretion, which means we do not guarantee we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

Adventure Credit Union charges an NSF fee at the time of the transaction each time we pay an overdraft, please refer to our Fee Schedule. There is no limit on the total fees we can charge you for overdrawing your account.



ADVENTURE

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