

Compare Overdraft Protection Options

| | Overdraft Protection | Courtesy Pay No Action Required | Courtesy Pay PLUS Your Consent Required (see above) |
|---|---|---|---|
| Transactions Covered | Transfer available funds from your NIHFCU Share Account or line of credit | Covers noted transactions when other NIHFCU funding sources are exhausted | Adds ATM & Debit overdraft coverage when other NIHFCU funding sources are exhausted |
| Checks | ✓ | ✓ | ✓ |
| ACH Automatic Debits | ✓ | ✓ | ✓ |
| Recurring Debit Card Payments | ✓ | ✓ | ✓ |
| Online Bill Pay Items | ✓ | ✓ | ✓ |
| ATM Transactions | ✓ | | ✓ (Your Consent Required) |
| Everyday Debit Card Transactions | ✓ | | ✓ (Your Consent Required) |
| Cost | No per-item overdraft fees (Interest charges will apply for Checkmate Line of credit advances ¹) | \$30 fee for each overdraft | \$30 fee for each overdraft |