

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 Personal Line of Credit advances*)	\$30 fee for each overdraft	\$30 fee for each overdraft

* Visit nihfcu.org/personal-loans for more details.