

# Compare Overdraft Protection Options

	Overdraft Protection	Courtesy Pay No Action Required	Courtesy Pay PLUS Your Consent Required (see above)
<b>Transactions Covered</b>	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
<b>Checks</b>	✓	✓	✓
<b>ACH Automatic Debits</b>	✓	✓	✓
<b>Recurring Debit Card Payments</b>	✓	✓	✓
<b>Online Bill Pay Items</b>	✓	✓	✓
<b>ATM Transactions</b>	✓		✓ ( <a href="#">Your Consent Required</a> )
<b>Everyday Debit Card Transactions</b>	✓		✓ ( <a href="#">Your Consent Required</a> )
<b>Cost</b>	No per-item overdraft fees (Interest charges will apply for Personal Line of Credit advances*)	\$0 per overdraft up to \$10 ----- \$30 per overdraft over \$10	\$0 per overdraft up to \$10 ----- \$30 per overdraft over \$10

\* Visit [nihfcu.org/personal-loans](http://nihfcu.org/personal-loans) for more details.