



## Overdraft Privilege: Providing Financial Peace of Mind

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Overdraft Privilege provides confidence in handling your finances should you mistakenly overdraw your checking account. This discretionary courtesy service may allow the credit union to cover a check or charge when there are insufficient funds in your account that would have otherwise been returned for non-payment.

**This safety net feature is not a line of credit, nor an invitation to overdraw your account.** It is an added layer of protection that helps you avoid merchant penalty fees for non-sufficient funds and protects your credit rating. Best of all, overdraft privilege is free unless it is used.

There is a fee of \$24 each time this service is used and you will be notified by mail when this occurs. Certain restrictions may apply; please contact us for more information at (803) 732-5000.