

# Overdraft Services

	Share-to-Share Overdraft	Overdraft Privilege (Checks/ACH/Reoccurring Debits)	Overdraft Privilege (One Time Debit Swipes) Regulation E	Overdraft Privilege (ODLOC)
<b>What is it?</b>	Overdraft protection that links a savings account to your checking account.	A discretionary overdraft service that offers protection for checks, automated clearing house (ACH) transactions, and reoccurring debit card transactions.	A discretionary overdraft service that offers additional protection for ATM and one-time debit card purchases.	A revolving loan that can be applied for and accessed when needed for overdraft protection on a checking account.
<b>How does it work?</b>	If you have insufficient funds in your checking account, available funds from your linked savings account automatically transfer to cover items presented for payment.	This service strives to provide overdraft protection for checks and electronic payments that are presented when you don't have sufficient funds in your checking account.	This service can provide overdraft protection for ATM and one-time debit card purchases presented for payment when you don't have sufficient funds in your checking account.	Once your loan application is approved, should your checking account balance drop below zero, your transactions will be covered up to the available amount of your ODLOC.
<b>Are there service charges?</b>	\$0	\$33 per item paid (ODP) \$33 per item that attempts (NSF) Fees capped at 5 per day \$0 for approved transactions and those under \$5	\$33 per item paid Fees capped at 5 per day \$0 for approved transactions and those under \$5	\$0
<b>Are there account requirements?</b>	Enrolled share account must be in good standing with available funds for transfer.	This product is not a guarantee or promise to pay. ODP limits are subject to change based on a daily automated review of your checking account that includes factors such as deposit activity, age of account, overdraft instances, and status of NCU based loans.  Because of these factors, we're unable to tell what your ODP limit is on any specific day.		A loan application and approval process is required. After approval, your checking account will link to the ODLOC. The interest rate is fixed and ODLOC's range from \$500 -\$5000.
<b>Can you give me an example?</b>	If you make a purchase of \$50 and the funds are not available in your checking account, the funds will automatically transfer from your linked savings account if funds are available to cover the purchase.	If you write a \$50 check and the funds are not available when the check is cashed, the check will clear successfully if your overdraft tolerance is high enough to cover it. If the overdraft tolerance is not high enough the check will be returned unpaid.	When you use your debit card at a merchant the current available balance in your account, including any pending transactions will be taken into consideration. If the funds are not available and you have the overdraft tolerance to cover the transactions, they'll be authorized.	If you make a \$50 purchase with your debit card, and the funds are not available they will automatically transfer from the ODLOC to cover the purchase, as long as your credit limit hasn't been reached.