



An **overdraft** occurs when there is not enough money in your account to cover a transaction, but Advancial pays it anyway.

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

We can cover your overdrafts in two different ways:

1. We have **Advancial Check ClearSM** for convenience.
2. We also offer **overdraft protection plans**, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our Advancial Check Clear program. To learn more, ask us about these plans.

Below you will find more information about our **Advancial Check Clear** program.

What is the Advancial Check Clear program that I can elect to have on my account?

We authorize and pay overdrafts for the following types of transactions:

We **do** authorize and pay overdrafts for the following types of transactions if you ask us to (see below for instructions on providing your authorization):

- Checks and other transactions made using your checking account number
- Automatic bill payments

We **do not** authorize and pay overdrafts on the following types of transactions unless you ask us to by opting in (see below for instructions on opting-in):

- Everyday debit card transactions

Any transaction you initiate, approve or authorize will post against your “available” balance, which may differ from your actual balance. We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction.

If we **do not** authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Advancial pays my overdraft?

Under our Advancial Check Clear program:

- We will charge you a fee of **\$25.00** each time we pay an overdraft
- We won't charge you more than two (2) Check Clear Courtesy Overdraft fees per day

What if I want Advancial to authorize and pay overdrafts on everyday debit card transactions and other transactions?

If you want us to authorize and pay your overdrafts on everyday debit card transactions and other transactions, visit any Advancial branch and speak to one of our representatives, call us at 800.322.2709, email us at msc@advancial.org or log in to **cuAnywhere[®]** Online Banking to opt-in.