



## Prevent and Manage Your Overdraft Fees

### What is Overdraft Protection?

Overdraft Protection (ODP) allows the transfer of funds from a designated source account such as a savings (Reg D limits apply), checking, or line of credit to cover certain transactions.

### How does ODP work?

When a check that you have written or an ACH (automatic payment) that you have initiated cannot be covered by the current available balance in your checking account, Overdraft Protection enables the money to be pulled from your other Triangle accounts or Triangle line of credit\*.

### Increments:

- Check Transactions: if available, the exact amount needed to cover the check is pulled from the ODP source account— \$10 increments if the source account is a line of credit\*.
- ACH Transactions (Automatic Payments): funds are pulled from the ODP source account in \$100 increments to cover the ACH amount— \$10 increments if the source account is a line of credit\*.
- Signature-Based Debit Card Transactions: these are NOT covered by ODP. Ask about our Courtesy Pay product.
- Pin-Based Debit Card Transactions: these are NOT covered by ODP. If there are not enough available funds, the transaction will get denied immediately at the merchant's end.

## What types of transactions are covered?

The types of transactions covered by ODP are:

- Check transactions
- Automated Clearing House (ACH) transactions (Automatic Payments)

## Can I have coverage of funds pull from multiple accounts?

Yes, you can set coverage to pull from a specific order of multiple Triangle accounts that you are a primary or legal owner on.

## Do I have to opt-in?

Yes, ODP is NOT automatically granted. You must request it; however, you can cancel at any time.

## Are there any fees?

**Better Checking:** No charge

**Basic Checking:** \$1 charge per transfer (initiated by the credit union)

An Non Sufficient Funds Fee (NSF fee charge) will be charged if there are no available funds in the ODP source account(s).

*\*if the line of credit is delinquent it will not work as a form of ODP and will not pull more funds than what is available on the line of credit.*



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Questions? Feel free to contact us by phone or visit our website.

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