

## OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE

Valley 1st Community Federal Credit Union understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

### Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection link to another deposit account you have at Valley 1st Community Federal Credit Union <sup>1</sup>	\$5 fee per transfer
Overdraft Privilege Standard or Extended	\$30 Overdraft Fee per item presented*.

<sup>1</sup>Call us at 724-684-8875, email us at aprilb@valley1st.org, or come by a branch to sign up these services.

**\* Per item presented means each time an item is presented, including representation.**

**Overdraft Protection** applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you may have at Valley 1st Community Federal Credit Union for a fee.

**Overdraft Privilege** allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review **What Else You Should Know** for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts) *	<b>If you would like to select Extended Coverage for future transactions:</b> <ul style="list-style-type: none"> <li>• call us at 724-684-8875</li> <li>• complete the online consent form found at <a href="http://www.valley1st.org">www.valley1st.org</a></li> <li>• visit any branch</li> <li>• complete a consent form and mail it to us at 815 Schoonmaker Ave., Monessen, PA 15062</li> <li>• e-mail us at <a href="mailto:aprilb@valley1st.org">aprilb@valley1st.org</a></li> </ul>
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Online Bill Pay	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

\*If you choose Extended Coverage on your consumer account, **ATM transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Overdraft Privilege Extended Coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

You can discontinue Overdraft Privilege in its entirety by contacting us at 724-684-8875 or sending us an e-mail at [aprilb@valley1st.org](mailto:aprilb@valley1st.org).