

Peace of Mind: Overdraft Protection Plans

At Community First FCU we want our members to have as much peace of mind as possible regarding their accounts. To help bring about that tranquility we offer two Overdraft Protection Plans. The Overdraft Protection Plans reduce the chances of unpaid checks, unpaid ACHs, and non-sufficient funds fees if you do not have the funds in your checking.

Overdraft Protection Plans:

- Overdraft Protection Utilizing Savings
 - Automatically transfers funds from your savings account to cover transactions
 - No fee if the transfer is less than \$10.00
 - \$5.00 fee if the transfer is \$10.00 or more

- Overdraft Line of Credit
 - Automatically transfers funds from a loan to cover transactions
 - No fee to transfer at any amount
 - Loan accrues interest of 14.0% APR
 - Maximum loan amount of \$1,000.00

For either of these plans if you have them but do not use them, there is no fee or interest owed. This is where peace of mind comes in. Please reach out if you want to add an Overdraft Protection Plan to your checking account with Community First Federal Credit Union.

All fees and rates are as of time of posting (02/13/2024). For current fees and rates please contact us.

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This information has been prepared for general informational purposes only and is not offered as and does not constitute legal advice.