



An Overdraft Plan for You

We understand that things happen. Unexpected financial challenges can catch you off guard. That is why Curis Financial Credit Union offers several options to help cover transactions in the event of an emergency or financial miscalculation.

Understanding Overdraft Protection

An overdraft occurs when you do not have enough money available in your account to cover a transaction, but we pay it anyway. At Curis Financial Credit Union, we may be able to cover your overdrafts in three (3) ways:

1. Overdraft Protection
2. Overdraft Privilege (ODP)
3. Overdraft Line of Credit

You are not limited to one type of overdraft coverage. We encourage you to layer your plans for added protection.

Overdraft Transfer from Savings

When you select this option, Curis Financial will automatically transfer funds from your selected Curis Financial savings account to cover a transaction, and a fee of \$2.00* will be charged.

Overdraft Transfer Example

Checking Account Balance		\$0.00
Debit Transaction		-\$150.00
New Checking Account Balance	=	-\$150.00
Overdraft Protection Transfer		+\$152.00
Auto Transfer Fee		-\$2.00
New Checking Account Balance	=	\$0.00
Fees Paid*		\$2.00

* Overdraft transfer example. Transfer fee is subject to change.

Overdraft Privilege Courtesy Pay

With Overdraft Privilege Courtesy Pay, Curis Financial may elect to pay your items even though they are presented at a time when there are not sufficient funds. Your items may be paid, provided that you do not overdraw your account by more than \$500 including fees. You will be charged a fee per item each time Overdraft Privilege is used. You are required to bring your account to a positive balance within thirty (30) days.

Overdraft Privilege Example	
Checking Account Balance	\$0.00
Debit Transaction	-\$150.00
New Checking Account Balance	= -\$175.00
Fees Paid*	\$25.00

* Fees apply when an overdraft is created by check or other electronic means. Fees are subject to change.

Overdraft Transfer from Line of Credit Loan*

A line of credit gives you the flexibility to use your available credit –when need it. You pay the interest for the amount of money you borrow plus a \$2.00 per transfer fee. There is no annual fee for this option.

Overdraft Loan Transfer Fee Example	
Checking Account Balance	\$0.00
Debit Transaction	-\$150.00
New Checking Account Balance	= -\$150.00
Overdraft Protection from Overdraft Protection Loan	+ \$152.00
Auto Transfer Fee	= -\$2.00
New Checking Account Balance	\$0.00
Your Cost for Interest if repaid in 7 days - APR	5.99% APR to 17.99% APR**
Your Cost for Interest if repaid in 7 days - Amount	\$0.17 to
Fees Paid	\$2.00

* Must qualify for a Curis Financial loan. Subject to credit approval.

** Overdraft loan transfer fee example. Annual Percentage Rate(s) (APR) shown for example only. Your actual APR may vary based on your creditworthiness and other underwriting factors. Cost shown for overdraft item is based on the interest expense over a seven-day period. Interest expense will be incurred for each additional day.

Leaving Your Checking Account Unprotected?

Not protecting your checking account with an overdraft option could lead to fees from Curis Financial and the merchant. Each item returned (non-paid) for Non-Sufficient Funds (NSF) incurs a \$25.00** NSF fee.

Non-Sufficient Funds Fee Example

Checking Account Balance		\$0.00
Check for the amount of \$150.00 is presented but is returned NSF		\$150.00
NSF Fee		-\$25.00
New Checking Account Balance	=	-\$25.00
Merchant Fee* - for Returned Payment		\$35.00
Total Fees Paid (NSF + Merchant)		\$60.00

* Merchant fee shown for example purposes only. The actual fee is determined by the merchant and may vary.

** NSF fee example. Fees are subject to change.

You may apply for a Curis Financial Line of Credit on our website at www.curisfinancial.org, through our mobile app, or at one of our branch locations.

For more information, you may contact us by phone at 803-978-2101, or email us at curis-info@curisfinancial.org.