



Access Courtesy Pay

What You Need to Know

Life happens! We understand that mistakes may occur from time to time. Fortunately, we offer protection options that can provide assistance. An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

Now we can cover overdrafts in more ways.

1. **Standard Overdraft Protection** – We will automatically transfer money from your savings to your checking when the available balance is insufficient. (6 free transfers per month)
All checking accounts are automatically enrolled in this program. *

NEW

2. **Access Courtesy Pay (ACP)** – If your savings account does not have enough money to cover the checking account debit with our standard overdraft protection, we'll pay it for you anyway, up to \$300.
All eligible checking accounts are automatically enrolled in this program. *

NEW

3. **Access Courtesy Pay PLUS (ACP+)** – For added protection, we can cover overdrafts on your ATM and Debit Card transactions, up to \$300.
ACP+ requires that you Opt-In and meet ACP eligibility requirements. **

	Standard Overdraft Protection *No action required	Access Courtesy Pay (ACP) *No action required	Access Courtesy Pay PLUS (ACP+) **Opt-In Required
Transactions Covered	Transfer available funds from your Savings	Covers balance if insufficient funds in checking and savings	Adds ATM & debit overdraft coverage
Checks	X	X	X
ACH/Automatic Debits	X	X	X
Online Bill Pay Items	X	X	X
Recurring Debit Card Payments	X	X	X
ATM Transactions	X		X
EverydayDebitCard Transactions	X		X
Cost	6 free per month \$5 for each additional	\$30 fee per overdraft	\$30 fee per overdraft