



## It happens to all of us.

You make an honest mistake in your checkbook, come up a little short before payday or encounter some unusual or unforeseen circumstances when you least expect it. That's why Mid-Minnesota Federal Credit Union offers Overdraft Protection on your checking account.

## Overdraft Protection options made easy.

### Account to Account Protection

Automatically link two accounts together, such as a Savings or Checking Account to cover insufficient funds. Funds will automatically transfer in \$50 increments. A fee may be charged based on your checking account type, and vary from free to \$1.00 per transfer. Ask for complete details today.

### Overdraft Privilege

MMFCU may provide a \$100 Overdraft Privilege limit at the time of checking account opening. Ask a Member Services Specialist for additional details on Overdraft Privilege.

### Budgeting Resource

MMFCU offers free budget and debt counseling through LSS Financial Counseling. Please visit [www.lssmn.org/debt](http://www.lssmn.org/debt) for more information.

### Overdraft Line of Credit

- Activated when your checking account doesn't have enough funds to cover your check or debit card withdrawal. Transfers are made automatically to your checking account in increments of \$100.
- You don't pay interest until the line of credit is utilized.
- You can pay off the balance in full or in regular monthly loan payments.
- Your overdraft line also provides you with a personal line of credit to use for whatever you need just by writing a check, or using your VISA Debit Card or ATM Card.

Enjoy the peace of mind you get with Overdraft Line of Credit. To apply simply call your local MMFCU branch, apply online at [www.mmfcu.org](http://www.mmfcu.org) or fill out a quick application and deliver, mail or fax it to any branch office.

### Overdraft Example

#### Overdraft Fees vs. Overdraft Protection

	Overdraft Fee	Overdraft Protection Transfer
One Overdraft	\$25 / one time fee	\$1.53 / monthly interest on a \$100 transfer
Two Overdrafts	\$50 / one time fee	\$3.05 / monthly interest on a \$200 transfer
Three Overdrafts	\$75 / one time fee	\$4.59 / monthly interest on a \$300 transfer

Overdrafts can be created by a check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item. Overdraft Privilege does not constitute either a written agreement or an obligation or a prearrangement to pay your overdraft. We may withdraw this privilege at anytime. You must maintain your account in good standing by bringing your account current within 35 days, not being in default on any loan obligation to MMFCU; or not having your account subject to any legal or administrative order or levy. Overdraft Protection comparison example based on 18% APR interest for 31 days. Subject to credit approval. Some restrictions apply.