

# We've Got You **COVERED**



## Checking Protection Package

Nobody likes surprises when it comes to their checking account balance. Our Checking Protection Package includes Fibre Card Manager, Online/Mobile Banking Alerts, Overdraft Transfer Protection, Courtesy Pay, and Debit Card Courtesy Pay. These services work together to create multiple lines of defense against unexpected surprises, so you always have the money you need for the things you want.



**Fibre  
Federal**  
YOUR COMMUNITY CREDIT UNION

www.fibrecu.com  
360.423.8750  
800.205.7872

**TLC**  
A DIVISION OF Fibre Federal  
CREDIT UNION

www.tlcfcu.org  
503.842.7523  
866.901.3521

## Fibre Card Manager

Protect and control your cards within our mobile banking app! Use this free service to manage your risk by allowing you to define when, where, and how your cards can be used, and send alerts on your mobile device. Select the Fibre Card Manager widget within mobile banking and follow the instructions.

## Online/Mobile Banking Alerts

You can also easily set up checking account balance alerts through Online/Mobile Banking. If for any reason your checking account balance falls below the amount you designate, you will receive a text or email alert the same day. To activate, go to Settings (under your name in Online Banking, in the hamburger menu in Mobile Banking), then Notifications.

## Free Overdraft Transfer Protection

We automatically transfer funds in \$100 increments to your checking account to cover any account activity that would produce a negative balance. You designate the savings account, Personal Line of Credit, Home Equity Line of Credit, or Visa Credit Card to use for this purpose. We will always exhaust your Overdraft Transfer Protection options before utilizing Courtesy Pay.

## Courtesy Pay

When you open a checking account with us and keep it in good standing for the first 90 days, you're automatically enrolled in Courtesy Pay for checks, electronic transactions (ACH) and recurring debit transactions. At our discretion, we will cover these types of transactions if they bring your account to a negative balance. You will be charged \$30 per item\* and you will need to bring your account to a positive balance in a timely manner as outlined in our overdraft disclosure.

## Optional Debit Card Courtesy Pay

Enrolling in Debit Card Courtesy Pay will allow us to extend Courtesy Pay service to your Debit Card purchases, point of sale (POS) transactions, and ATM withdrawals up to an approved limit in the event there are not sufficient funds to cover your transactions. You will be charged \$30 per item\* if you do, and your overdraft balance must be paid within a timely manner. If you are an Online Banking user, select the Debit Courtesy Pay widget to enroll yourself in seconds. Or, you can give us a call or visit a branch to sign up. As with standard Courtesy Pay, it costs you nothing if you do not use it.

\*Per item fee applies each time an item is presented for payment and applies whether the transaction is paid or returned.