

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 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 feature within Mobile Banking and follow the instructions to register your card.

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 on desktop, select the Just for You tab and choose Alerts from the dropdown. On mobile, select the Alerts feature.

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, 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. To request Overdraft Transfer Protection, you may contact us or make the request in Online and Mobile Banking. On desktop, choose the My Money tab and select Overdraft Transfer from the dropdown. On mobile, tap the hamburger menu and choose the Overdraft Transfer feature.



Courtesy Pay

When you open a checking account with us and keep it in good standing, you are automatically enrolled in Courtesy Pay for checks, electronic transactions (ACH) and recurring debit transactions. At our discretion, we may 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, 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. As with standard Courtesy Pay, it costs you nothing if you do not use it. You may contact us to sign up or make the request in Online and Mobile Banking. On desktop, click the My Money tab and select Debit Courtesy Pay from the dropdown. On mobile, tap the hamburger menu and choose the Debit Courtesy Pay feature.

Overdraft Line of Credit

This is an account-linked line of credit that can help cover eligible transactions if your checking balance falls too low, so you can avoid the inconvenience of declined or returned payments. It's also a cheaper alternative to our Courtesy Pay services, which have a fee each time you use them.

*Per item fee applies each time an item is presented for payment and applies whether the transaction is paid or returned. For more information about overdrafts and how we handle them, please refer to our Overdraft Transfer Protection disclosure.



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Federally Insured
by NCUA