Life happens! Be ready!

Unexpected overdrafts occur from time to time. We have your back with Overdraft Coverage. The choice is yours. Consider these ways to cover overdrafts.

Service	Cost
Overdraft Protection Link to another deposit account you have at BrightBridge Credit Union	$5 fee per day
Advance from a Line of Credit you have at BrightBridge Credit Union (Subject to credit approval)	Subject to fees + interest
Courtesy Pay Standard or Extended Coverage	$28 Non-Sufficient Funds fee per item presented*; $5 for members under 19 or 65 years of age or older

For more information on these services, contact our Call Center at (800) 356-0067 or visit one of our branches.**Per item presented means each time an item is presented, including re-presentment.*

Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit you may have at BrightBridge Credit Union for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

Courtesy Pay allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Courtesy Pay is still available as secondary coverage if the other protection source is exhausted. Please review What Else You Should Know and the Discretionary Overdraft Privilege Policy for other important information.

Transactions Covered with Courtesy Pay	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts)
Checks	✓	✓
ACH-Automatic Debits	✓	✓
Recurring Debit Card Payments	✓	✓
Online Bill Pay Items	✓	✓
Internet Banking Transfers	✓	✓
Telephone Banking	✓	✓
Teller Window Transactions	✓	✓
ATM Withdrawals		✓
Everyday Debit Card Transactions		✓

Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

For more information about Extended coverage, contact our Call Center at (800) 356-0067 or visit one of our branches. **You will need to fill out and sign a form to opt-in for this service.** You may download the form here and bring the completed and signed form to a BrightBridge branch or mail it to BrightBridge Credit Union, Deposit Operations, PO Box 909, North Andover, MA 01845.

*If you choose Extended Coverage on your consumer account, **ATM transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Courtesy Pay Extended Coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

If you want to **discontinue Courtesy Pay** in its entirety, contact us at (800) 356-0067, visit any branch, or **send us an email here**.

While BrightBridge Credit Union will have the discretion to pay overdrafts on accounts in good standing, any such payment is a discretionary courtesy, and not a right of the member or an obligation of BrightBridge Credit Union in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause.