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Overdraft Protection Services: Spotlight

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A+FCU offers a range of overdraft services designed to provide flexible coverage to meet your needs.

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Here's a look at how the three options work.

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Let's start with Overdraft Transfer Protection.

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If there aren't sufficient funds for a transaction, money will be transferred from a designated share or other eligible account to avoid overdrawing.

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If your balance falls short, we'll transfer funds in \$50 increments or just what's needed. There's a \$4 fee per transfer, and it's a simple way to help protect you from declined transactions or overdrafts.

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Next is Plus Pay Overdraft Protection.

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This discretionary overdraft service may authorize and pay certain transactions when there aren't enough available funds, up to an approved limit.

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Although it's not guaranteed, this service can assist with covering priority expenses and can help you avoid non-sufficient funds fees plus possible charges from payees. Keep in mind, the PlusPay fee is \$19.50 per item.

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The third option is Debit Card Overdraft Protection.

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You can extend PlusPay coverage to include everyday debit card purchases if you choose. These transactions are one-time debit card purchases, such as for shopping or dining, that are not part of a recurring or pre-authorized payment.

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PlusPay becomes available automatically after a 30-day review period. Eligibility hinges on account status and requirements being met, and it is continually monitored and may be suspended or removed.

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Now you can manage your enrollment securely within A+ Online Banking and the A+ Mobile App. From the Menu, click Services, View All, then navigate to Overdraft Opt-In.

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Here you can set up or modify Overdraft Transfer Protection, view PlusPay status, and opt in or out of Debit Card Overdraft Protection.