

We've Got You **COVERED**



Checking Protection Package

Nobody likes surprises when it comes to their checking account balance. Our Checking Protection Package includes CardValet, 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.



www.fibreku.com •
www.tlcfcu.org 360.423.8750 •
800.205.7872

CardValet

Download the CardValet mobile app from the App Store or Google Play, then use it to control your debit card usage and spending on the go. The app allows you to set spending limits and create real-time account balance alerts. It also enables you to immediately turn your debit card off when you see fraudulent activity on your account.

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, email, or voicemail alert the same day, usually in less than an hour. 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 for each occurrence, 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 extend Courtesy Pay service to your Debit Card and ATM transactions as well. This helps you avoid embarrassing declines at the checkout counter and protects your credit history. ***We strongly encourage you to call or visit us to enroll in order to protect all transaction types.*** As with standard Courtesy Pay, it costs you nothing if you don't use it. You will be charged \$30 per occurrence if you do, and your overdraft balance must be paid within a timely manner.