



Overdraft Protection

Insufficient funds are no fun.

Avoid the embarrassment of insufficient funds with overdraft protection.

Made a mistake in your checkbook? Forget to record a deposit? A purchase? A withdrawal? Ever guessed what transactions your joint accountholder has made? Had a transaction denied or turned down at checkout?

Insufficient funds are no fun. In fact, they can be downright embarrassing. Fortunately, we can get you out of a sticky situation with overdraft protection options.

Periodic Overdraft Protection Service

One option is Periodic Overdraft Protection Service (POPS). POPS is a discretionary service and is available for accounts in good standing. Your checking account may go up to \$525 into the negative without hassle of returned checks if you have POPS.

Line of Credit Overdraft Protection and Transfer Overdraft Protection

Line of Credit Overdraft Protection and Transfer Overdraft Protection are also available. Simply link your RGCU checking account to another one of your RGCU accounts (Regular Share Account, Investors Club Account or Line of Credit) to avoid large charges for dropping below \$0 in your checking account.

While many overdraft protection services are available, overdrafts should not be used to pay ordinary or routine expenses. You should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact one of our Member Resource representatives at 505.262.1401.

Credit union terminology: share refers to savings and dividends refer to interest paid on deposits