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# Understanding Your Overdraft Options

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## Overdraft (Courtesy Pay) Coverage on Your ATM and Everyday Debit Card Transactions

### What You Need to Know About Overdrafts and Overdraft Fees.

An overdraft occurs when you do not have available funds in your account to cover a transaction, but we pay it anyway.

We can cover your overdrafts in two different ways:

1. We have standard overdraft practices (Courtesy Pay) that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

### What are the standard overdraft practices (Courtesy Pay) that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday, one-time debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined. If we decline a transaction, a \$30 NSF fee will be assessed.

### What fees will I be charged if Ent pays my overdraft?

Under our standard overdraft practices (Courtesy Pay):

- We will charge you a fee of \$30 each time we pay an overdraft. A standard overdraft (Courtesy Payment) fee will only occur when a negative balance of \$10 has been exceeded.
- There is a daily limit of three (3) courtesy pay fees per day that may be assessed, effective July 1, 2019.

### What if I want Ent to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday, one-time debit card transactions, you may opt-in by calling (719) 574-1100 or 800-525-9623, or visiting any Ent Service Center.

If you choose not to add Courtesy Pay to your ATM and everyday debit card transactions, then transactions that could overdraw your account will be declined.

Additional information regarding overdraft programs may be found in our [Membership and Account Agreement](#) on Ent.com/Legal.