

HELPFUL ANSWERS TO YOUR QUESTIONS

Q. If I have Overdraft Protection linked to another First Federal account, do I still need this service?

A. You may select to have your current overdraft protection automatically transfer money from your savings account, for example, if you are making a debit card or ATM transaction and the balance in your checking account runs low. However, if you do not have funds available in the linked account to cover you, your debit card purchase will be denied. That's where **Debit Card Overdraft Coverage** can help. It may allow your debit card to continue working if you're not signed up for overdraft protection or if you do not have enough money in your linked account. Just let us know what you prefer and we will make sure your needs are met.

Q. If I sign up for Debit Card Overdraft Coverage, will my debit card charges always go through?

A. No. Whether a transaction will be paid is discretionary and we reserve the right not to pay. Most overdrafts are paid but there is no guarantee. The amount of **Debit Card Overdraft Coverage** will vary based on your account history, deposit and spending patterns.

Q. What is the fee to overdraft?

A. The fee is \$32 fee each time you use your debit card and do not have sufficient funds in your account at the end of the day. There is no fee if you have the service and do not use it. And in most cases, there is no fee if you accidentally overspend with your debit card, but you make a deposit or transfer funds that same business day to cover the cost of your purchases.

Q. When do I need to make my deposit to avoid an overdraft fee?

A. If you make a deposit by the end of the same business day, you will not incur an overdraft charge.

Q. What about automatic debit card payments that I set up with a merchant?

A. Debit card transactions that are set up to bill automatically (like a gym membership) will be handled like any other transaction and paid at our discretion even if you do not sign up for **Debit Card Overdraft Coverage**.

Q. What if I can't decide or do not want this service?

A. We're happy to talk with you about options for managing your account. Call 800-800-1577 or visit any First Federal branch.

Q. Can I change my mind?

A. Of course. You can change your selection at any time by visiting a branch or calling 360-417-3204 or 800-800-1577.