



## **Bellco Debit Card Overdraft Coverage**

Bellco members can elect to have overdraft service to cover everyday debit card purchases.

### **How It Works**

Bellco may approve everyday debit card purchases when you lack sufficient funds in your checking account. While the majority of our members will never have an overdraft, we know there may be a time when you need to make a purchase with your debit card and the available funds in your checking account are less than you realized. Maybe you forgot to record a transaction, or perhaps you just ran out time to make your deposit.

### **Back-up Plan for Peace of Mind**

If your account is short of funds and you need to make a purchase or cover an emergency expense, your transaction will be declined without the coverage. But if you add this coverage to your checking account, we may allow your debit card purchase to be approved.

### **Is This Service Right for You?**

Bellco offers other overdraft protection options for your checking account, such as a line of credit or a link to a savings account. If you have one of these options, you may be sufficiently protected in those cases when your account funds are low. However, if you don't have these alternatives, or if you lack the funds in the accounts or available credit to cover you, this service may help you avoid declined purchases. It can be a "back-up" plan to cover an unexpected expense — especially beneficial if you do not have an alternative form of payment to complete an important purchase.

### **Are Debit Card Purchases Guaranteed to Go Through with the Service?**

No. Approving a transaction that is greater than your available funds remains a discretionary decision of Bellco. We typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, or you have had excessive overdrafts. The amount of Bellco's debit card overdraft coverage will vary based on your account history, deposit and spending patterns.

### **What Does It Cost?**

We charge you a fee of up to \$31 per transaction if your account does not have sufficient funds when your debit card purchases are submitted by the merchant for payment from your account. Even if we approve a purchase when your account lacks sufficient funds, you may be able to avoid the fee if you make a deposit or transfer funds to cover the purchase before the cut-off time on the same business day. It doesn't cost anything to add the coverage and there is never a fee unless you use it.

### **How to Get the Coverage**

You have to tell us if you want the coverage. Simply call 303-689-7800 or 1-800-BELLCO1 (1-800-235-5261), stop by a branch or login to Bellco's online banking system and click on your checking account. You may also mail the completed accompanying form to:

**Bellco Credit Union**  
PO Box 6611  
Greenwood Village, CO 80155-6611

### **Have Questions?**

Bellco offers a number of overdraft options. We welcome the opportunity to talk to you to find the alternative that is the best fit for you.

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### **Important Details about Bellco Debit Card Coverage**

We will charge a \$31 fee each time we pay an overdraft created by everyday debit card transactions and there is no limit on the total fees we can charge you for overdrawing your account. Once an overdraft has occurred, you are obligated to bring your account to a positive balance within 14 days. Bellco typically does not pay overdrafts if your account is not in good standing, you are not making regular deposits, or you have had excessive overdrafts.