

OVERDRAFT PROTECTION

**Balance a little low?
Don't worry, we've got
you covered.**


[Increase Color Contrast](#)


**Don't let a low balance ruin your day.
Choose the Overdraft Protection that's right for you.**

Check out our [Overdraft services chart](#) to learn about the different types of Overdraft and how they work.

Overdraft Privilege for Checks and ACH

If you ever write a check, schedule a recurring debit card payment, or have an ACH (Automated Clearing House) transfer without enough funds in your account, Northern will strive to cover you – like any good friend would.*

- All Northern checking account holders are automatically enrolled.
- There are limitations to this privilege and payment is not guaranteed.
- * \$33 service charge per overdraft covered or NSF transaction.

Overdraft Privilege for Debit Card and ATM

This offers the same benefits as overdraft protection for checks and ACH, PLUS additional protection for ATM and one-time debit card purchases.*

To opt-in:

- Log-in to [Online Banking](#), choose **Accounts>Overdraft Privilege** and complete the form to opt-in.
- Call us at **315-782-0155**.
- Visit your [local Relationship Center](#).

* \$33 service charge per overdraft covered or NSF transaction.

Share to Share Overdraft Protection

Rather than Northern covering your overdraft, your savings account does! Simply link your savings and checking and we'll automatically transfer funds into your checking if you're ever caught short.

- Your savings account must be in good standing with available funds for transfer.
- Up to six transfers a month

To enable Share to Share Overdraft Protection:

- Call us at **315-782-0155**.
- Complete the [Share to Share enrollment form](#)
- Visit your [local Relationship Center](#)

Overdraft Line of Credit (ODLOC)

This convenient, revolving loan serves as overdraft protection if your checking account balance falls below \$0.

- Lines up to \$5,000.
- Only pay for what you use.
- Payment due will either be 3% of the unpaid balance or \$25, whichever is greater.
- Loan application and approval process is required.
- No application or annual fees.

To apply for an ODLOC:

- Apply [online](#)
- Call us at **315-782-0155**.
- Visit your [local Relationship Center](#).



ADVICE & TOOLS: OVERDRAFT SERVICES

Overdraft protection can help you avoid the embarrassment (and cost) of bouncing a check. Get more tips on how to manage your checking account—and budget—in our [BUDGETING & SAVINGS CENTER](#).



Begin your best financial life at Northern

Northern is a nonprofit financial institution focused on making our members' lives—and our community—better. Who can join? Just about anyone who lives, works, worships, attends school, or regularly does business in Northern New York.

[JOIN OUR FAMILY >](#)



[Ask](#)

When you opt-in for overdraft protection, Northern will charge a \$33 fee for each overdraft covered. We strive to approve and pay items presented up to your overdraft limit at our discretion. The amount of overdraft coverage you receive will vary, and will be determined by your account history, deposits and your overdraft repayment patterns. Limits may range from \$100 to \$1,500. The total overdraft amounts plus fees may not exceed your limit. Any overdraft item Northern pays is done with the anticipation you will immediately make a deposit to bring your account to a positive. Available only to eligible personal checking accounts. All Business, Savings, Money Market, Public Fund/Charitable Organization Accounts and minor accounts are not eligible. We may limit the number of accounts eligible for Overdraft Privileges to one account per household. You may opt out of Overdraft Privilege on your debit card at any time by logging in to Online Banking or by calling 315-782-0155. If you are not opted-in to overdraft protection we will void the overdrawing transaction and you will be charged at \$33 non-sufficient funds (NSF) fee.

