

Debit Card Overdraft Authorization

Understanding Your Decision



if you: Opt In

When your debit card purchase or ATM withdrawal exceeds the balance in your account...



You may have access to funds not currently available in your account.*



You will incur our standard overdraft fee if we honor your debit card purchase or request for cash.

if you: Opt Out



Your debit card will be declined, and you will not incur an overdraft fee.



You will need to find another cash source or payment method to complete your purchase.

*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.

