

TFCU Offers Privilege Pay Protection

TFCU offers Privilege Pay Protection for qualified checking accounts. This service can save you the expense and inconvenience of returned checks in the event of an overdraft in your primary checking account.

Upon enrollment, we'll honor your checks, Bill Pay and/or ACH transactions, helping you avoid service fees or late payment charges.

A service fee of \$32 per item will eliminate the expense of fees charged by merchants for Non-Sufficient Funds (NSF) checks.

In order to qualify for enrollment:

- You must be a member in good standing;
- Your loans and credit cards with us are not past due;
- Non-sufficient fund occurrences in your account are less than 10 in a 12-month period;
- The primary account holder is 18 years or older.

There is a Privilege Pay fee of \$32 per occurrence and a limit of five transactions or a total of \$500 in overdrafts per day, including fee. Repayment must be made within 15 days to avoid collection efforts.

For more information or to enroll, please call 631-698-7000 ext. 6780 or visit any branch location.

*This service does not include ATM transactions, Debit card purchases or teller withdrawals.

