



Bethpage Helps You Make the Most of Your Money!

It's happened to almost everyone at some point – you thought you had enough in your checking account to cover that bill or that quick purchase and you realize too late that you don't. You work hard for your money and deserve to be able to pay bills with confidence.

With Overdraft Protection at Bethpage – you can have that confidence whether you are paying with a check or your Visa check card. Overdraft Protection covers the clearing of checks and Point of Sale purchases when funds are not available.

There are three different products that can be used for overdraft protection: Unsecured Line of Credit, Savings Account Overdraft and Courtesy Pay.

Unsecured Line of Credit

An unsecured line of credit is a revolving line of credit. This means that you have funds available when you need them and you pay back only what you use.

When used as Overdraft Protection, funds will be advanced to your checking account to cover insufficient funds when you pay by check or have a Point of Sale transaction. There may be a \$5 fee assessed at the time of usage for the transfer.

Savings Account Overdraft

When you link your checking account to your savings account at Bethpage, if you don't have enough to cover a check payment or a sales transaction, your savings will be accessed to cover the difference. There is no monthly service charge for this functionality, but there may be a \$5 fee assessed at the time of usage for the transfer.

Courtesy Pay

With Courtesy Pay, you can be advanced up to \$750 in overdraft protection to cover non-sufficient fund checks and Point of Sale transactions. In order to be eligible for Courtesy Pay, you must opt in and have a checking account in good standing for at least 6 months.

When Courtesy Pay is used for Point of Sale transactions, you will not be charged a fee for purchases \$20 or less; for purchases greater than \$20, Bethpage will charge you a \$10 fee. If Courtesy Pay is needed to cover a payment by check, a \$30 fee is applied.

All overdrafts must be paid back within 10 days after use or you may be ineligible to use this service in the future.

Stop Your Overdrafts Today!

To find the Overdraft Protection option that is right for you, speak with a Member Services Representative in any Bethpage branch or call 800-628-7070 today.