

Denali Alaskan offers an added measure of check-writing protection with **GOPlus®**,



a guaranteed overdraft program¹ for your checking account. Here's how it works: if you overdraft your checking account (beyond your standard overdraft account) up to \$1,000,² Denali Alaskan will cover the cost and notify you of the overdraft amount. You'll have 10 business days to cover the overdraft amount and the fee of \$25. You will be notified via mail by Denali Alaskan once we post the overdraft. **GOPlus®** fees are charged for every overdraft occurrence.

Check Writing Protection



*24 Hours
a Day!*

¹The Credit Union's **GOPlus®** program is a discretionary policy. For example, we typically do not pay overdrafts if your account is not in good standing, if your loan is delinquent more than 30 days, you are not making regular deposits, or you may have too many overdrafts. The Credit Union, at its discretion, may pay overdraft items of a member without obtaining a specific credit application or agreement with the member. Transactions may not be processed in the order in which they occurred, and the order in which transactions are received and processed can affect the total amount of overdraft fees incurred.

²The total dollar amount of all overdrafts the Credit Union will honor is not to exceed \$1,000, including fees, at any time.

Denali
Alaskan
FEDERAL CREDIT UNION

Overdraft Protection

Above And Beyond.

Denali Alaskan
FEDERAL CREDIT UNION

907-257-7200 | www.denalifcu.org



Anchorage 257-7200 Fairbanks 452-4239 Juneau 789-1350 Mat-Su Valley 357-7494

Toll free: 800/764-1123, ext. 3
(Member Contact Center)

www.denalifcu.org

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Benefits offered with **GoPlus®** and other overdraft protection from Denali Alaskan Federal Credit Union.

Save Embarrassment:

if you bounce checks, you may not be able to have your checks accepted at retailers.

Flexibility:

GoPlus® covers all Denali Alaskan checking accounts, as well as VISA Check Card payments and any automatic or pre-authorized debits to your checking account. See the chart below for details on Denali Alaskan's various overdraft programs.

Overdraft Protection is like “insurance” on your checking account.

In addition to saving you potential embarrassment, Denali Alaskan overdraft protection saves you money! Here's an example of how **GoPlus®** and Denali Alaskan's other overdraft options may protect you from high NSF fees.

All Denali Alaskan overdraft programs are designed to protect your check-writing privileges. Ask us about it today at your branch or by calling the Member Contact Center at 257-7200, ext. 3 in Anchorage, or 800/764-1123, ext. 3 from anywhere else in Alaska or the U.S.

Without **GoPlus®***

\$25 fee to retailer
\$25 fee to collection agency
\$25 NSF fee from Denali Alaskan

\$75 total costs

With **GoPlus®**
\$25 **GoPlus®** fee

Type of Overdraft Protection	Obtaining this Protection	Charge per occurrence	Types of Payments Covered
Standard overdraft from basic savings (\$1)	Automatic coverage for your checking account	\$4.00	All checks, automatic or preauthorized withdrawals, overdrawing account at an ATM, Easy Pay internet bill payments.
Overdraft from another savings account, such as Target Savings	Ask at your branch or the Member Contact Center	\$4.00	All checks, automatic or preauthorized withdrawals, overdrawing account at an ATM, Easy Pay internet bill payments.
Overdraft from your Money Market Savings Account (\$10)	Ask at your branch or the Member Contact Center	\$4.00 (note: you can make a maximum of 6 withdrawals from your money market account in any month)	All checks, automatic or preauthorized withdrawals, overdrawing account at an ATM, Easy Pay internet bill payments.
Overdraft to a Denali Alaskan VISA Credit Card or Line of Credit	Ask at your branch or the Member Contact Center	No per occurrence charge. However, you start paying interest on the amount overdrawn immediately.	All checks, automatic or preauthorized withdrawals, overdrawing account at an ATM, Easy Pay internet bill payments. Savings accounts do not overdraft to a VISA.
GoPlus® Guaranteed Overdraft	Automatic additional coverage for your checking account. You may choose to cancel this program at any time.	\$25.00	GoPlus® occurs after you have exhausted other overdraft options. If you do not select an additional overdraft option from savings or VISA, GoPlus® will be your automatic overdraft protection program. Covers types of payments noted above; however, savings accounts do not overdraft to GoPlus® coverage if the overdraft is made via check card, ATM withdrawal, point-of-sale terminal or Easy Pay.

Fees are subject to change

*Potential costs. Actual costs may vary depending on retailer and collection agency fees.

If you do not wish to have **GoPlus®** Guaranteed Overdraft protection for your checking account, please clip the coupon below and send it to:

Central Operations, Denali Alaskan Federal Credit Union, 3400 LaTouche Street, Anchorage, AK 99508. You may fax the request to 907/257-7223.



**Guaranteed
Overdraft Protection**

Signature _____

Name _____

Member Number _____

Address _____

City, State _____

ZIP _____

No, I would prefer not to be covered with **GoPlus®**. I understand that by refusing this service, I may be charged additional fees from retailers and check collection agencies when I overdraft my Denali Alaskan checking account or pre-authorized debits to my checking account, in addition to NSF charges from Denali Alaskan Federal Credit Union

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