

# State Department Federal Credit Union

## Topics of Interest

### Overdraft Protection

With Check 21 legislation taking effect soon, protect yourself with Overdraft Protection. If your checking account runs short of available funds to cover checks you've written, Overdraft Protection automatically advances funds from your Regular Share Account, Money Management Account, or MoneyLine personal line-of-credit.

You choose which account(s) you'd like to use, and the order in which to use them. Enjoy flexibility on how to management your account easily while avoiding the hassles associated with returned checks.

### Benefits

**Buying power.** Enjoy increased purchasing power since you can write checks up to the amount of your credit limit plus your checking account amount.

**Savings.** Avoid returned check charges and fees from stores or creditors.

**Financial control.** Protect your credit rating. You can always pay your bills on time knowing that Overdraft Protection covers your checks until your deposits clear.

### Sign up today!

Get Overdraft Protection today by visiting [clicking here!](#)

You can write checks with confidence – knowing you're protected against unexpected overdrafts and the embarrassment of bounced checks.

For more information, please contact our Member Service Center at **703-706-5000**, or **800-296-8882**, outside the D.C. Metro area.

*Overdraft transfers from Regular Shares and Money Management Share Accounts are limited to six per month, as required by Federal Regulation D.*