

Introducing Privilege Pay

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Mistakes can happen. A transposed number. A miscalculation, and before you realize it, you have insufficient funds in your account to



cover your remaining transactions. That's why it's important to arrange for overdraft protection for your checking account to keep items from being returned.

Privilege Pay Has You Covered.

If you need a little help, use your Privilege Pay. We will cover an overdraft for up to 30 days.

How it works:


Privilege Pay Services come with your personal checking account*. We authorize and pay overdrafts for checks, electronic fund transfers, automatic bill payments and other electronic transactions made using your checking account number.

Your Part:


You will be charged a \$30 fee each time we cover an overdraft to a maximum of \$250 per day. You must bring your account to a positive balance within 30 days.

Please Note: We do not pay overdrafts created with ATM transactions or everyday debit card transactions unless you specifically ask us to. You can change the status of your Privilege Pay Services and request we cover these by completing and sending in a [Privilege Pay Form](#), calling us at 1-800-273-2488 or by visiting your neighborhood branch at 414 61st Street, Des Moines.

*We pay overdrafts at our discretion which means we do not guarantee that we will always authorize and pay any type of transactions. We reserve the right to revoke or suspend your Privilege Pay Services at any time. We reserve the right to recapture repayments for overdrafts from any type of funds deposited.

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