

# Introducing...

## PRIVILEGE PAY

a new service coming soon to North Star Community Credit Union  
Debit & ATM cardholders.

Save yourself embarrassment at the checkout if you don't have sufficient funds in your account to complete your debit card transaction. With our new Privilege Pay program, your purchase can be approved and completed.

With the new **Privilege Pay** program, it will be possible for you to obtain authorizations with your ATM/debit card which would overdraw your checking account up to \$300.

- You account will be assessed \$10 each time we authorize and pay an ATM/debit transaction which overdraws your checking account.
- You will have up to 15 calendar days to bring your account into a positive status or your ATM/debit card and checking account will be closed. A \$1.00 fee will be charged to your checking account for each day after 15 that your account remains overdrawn.
- We will reserve the right to return any checks or ACHs that attempt to clear until your account becomes positive again.
- ATM or debit transactions that would bring your checking account more than \$300 overdrawn will be declined.

For peace of mind and to take advantage of this new service, use the [opt-in instructions on the enclosed form](#) and you'll be enrolled. NSCCU reserves the right to decline enrollment in specific cases.

Opt in today...*if you don't need to use it, the service won't cost you a penny, but if you need it, it may save you a fortune!*

New **Privilege Pay** is just one more way that  
North Star Community Credit Union is moving forward to  
provide members the most up to date products and services.  
*Look to us for your financial solutions!*



Maddock ★ Rugby

Bottineau ★ Cavalier

[www.northstarccu.com](http://www.northstarccu.com)