



# Tulee

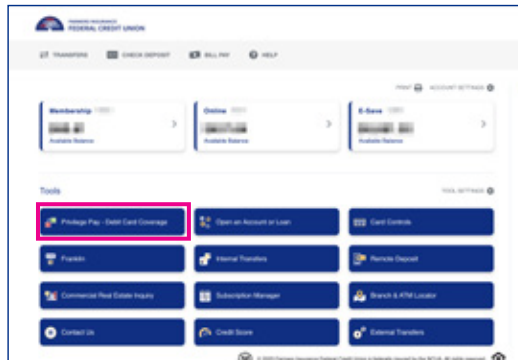
## Privilege Pay - Debit Card Coverage Tool

Use the **Privilege Pay - Debit Card Coverage Tool** to have your everyday Debit Card purchases approved if they're more than what's available in your Credit Union Checking account.

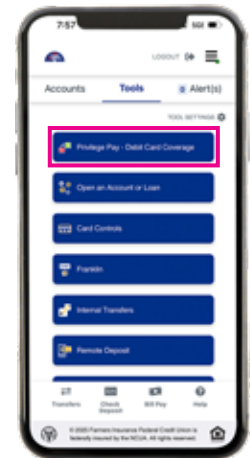
Open the **Tulee App** or access Tulee by visiting **tulee.figfcu.org**.

Once logged in, navigate to the Tools section and click the **Privilege Pay - Debit Card Coverage** icon.

Web Browser View



Mobile Phone View



Review the Terms and Conditions, then click **"Accept."**

If you select **"Cancel,"** you will not have access to this Tool.

REVIEW AND ACCEPT TERMS AND CONDITIONS

Privilege Pay - Debit Card Coverage  
Opt-In Form

If you sign up for Privilege Pay - Debit Card Coverage with Farmers Insurance Federal Credit Union ("Credit Union"), we may approve everyday debit card purchases when you do not have sufficient available funds in your account, such as times

Coverage you cannot be delinquent or in breach of any Credit Union agreement or policy, nor can your account be subject to any legal order.

CANCEL

ACCEPT TERMS AND CONDITIONS

A list of your Credit Union Checking accounts linked to a Debit Card appears on the screen.

If you previously opted in for Privilege Pay - Debit Card Coverage on a Checking account, the toggle will be in the right position (green), and **ACTIVE** appears next to the account.

PRIVILEGE PAY - DEBIT CARD COVERAGE

Protect your ATM and one-time debit card transactions by opting into our program below.

Select from the list of eligible accounts below to opt in or out of Privilege Pay - Debit Card Coverage.

High Yield Checking

123456

ACTIVE

Checking

123456

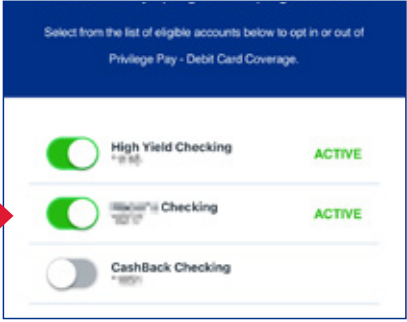
ACTIVE

CashBack Checking

123456

ACTIVE

To turn ON Privilege Pay - Debit Card Coverage, click the toggle switch, which will move to the right and turn green. The word **ACTIVE** will appear next to the account.



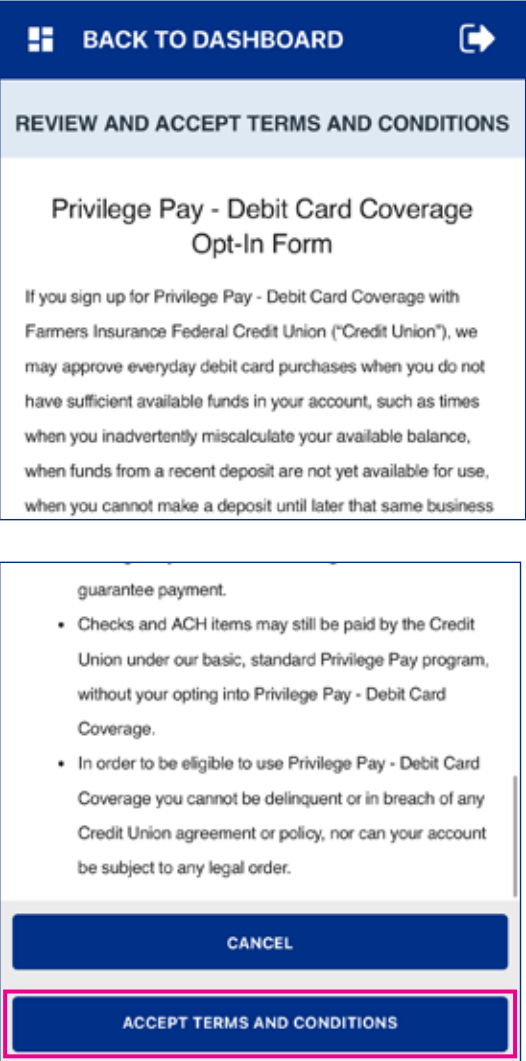
Select from the list of eligible accounts below to opt in or out of Privilege Pay - Debit Card Coverage.

<input checked="" type="checkbox"/>	High Yield Checking ** 12.5%	ACTIVE
<input checked="" type="checkbox"/>	Business Checking ** 12.5%	ACTIVE
<input type="checkbox"/>	CashBack Checking ** 12.5%	

Click the toggle button that's in the left position to turn on Privilege Pay - Debit Card Coverage. The toggle will move from left to right.

After you've turned on protection for your Checking account, review and accept the Terms and Conditions and click **"Accept Terms and Conditions."**

You will return to the Tool's home screen. Please note, protection is turned on or off the moment you click the toggle switch and accept the Terms and Conditions.



**BACK TO DASHBOARD**

**REVIEW AND ACCEPT TERMS AND CONDITIONS**

**Privilege Pay - Debit Card Coverage Opt-In Form**

If you sign up for Privilege Pay - Debit Card Coverage with Farmers Insurance Federal Credit Union ("Credit Union"), we may approve everyday debit card purchases when you do not have sufficient available funds in your account, such as times when you inadvertently miscalculate your available balance, when funds from a recent deposit are not yet available for use, when you cannot make a deposit until later that same business

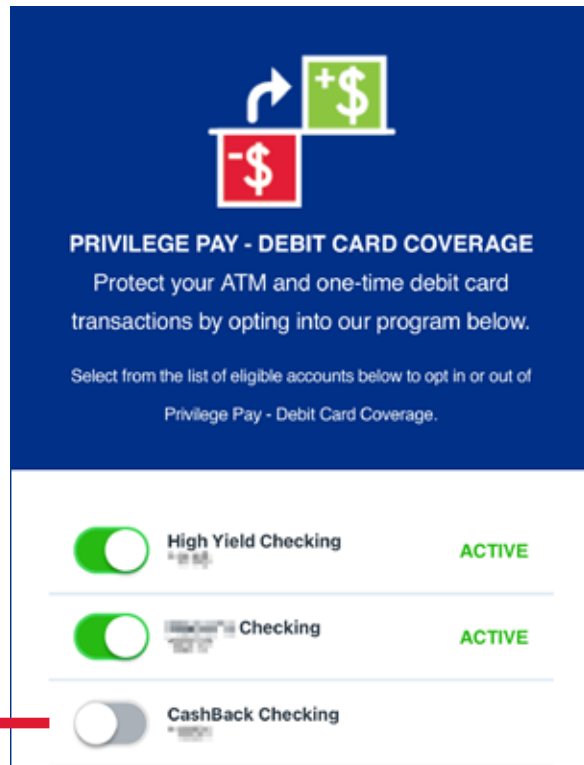
guarantee payment.

- Checks and ACH items may still be paid by the Credit Union under our basic, standard Privilege Pay program, without your opting into Privilege Pay - Debit Card Coverage.
- In order to be eligible to use Privilege Pay - Debit Card Coverage you cannot be delinquent or in breach of any Credit Union agreement or policy, nor can your account be subject to any legal order.

**CANCEL**

**ACCEPT TERMS AND CONDITIONS**

To turn OFF Privilege Pay - Debit Card Coverage, click the toggle switch, which will turn grey and move to the left. The word **ACTIVE** will go away.



**PRIVILEGE PAY - DEBIT CARD COVERAGE**  
Protect your ATM and one-time debit card transactions by opting into our program below.

Select from the list of eligible accounts below to opt in or out of Privilege Pay - Debit Card Coverage.

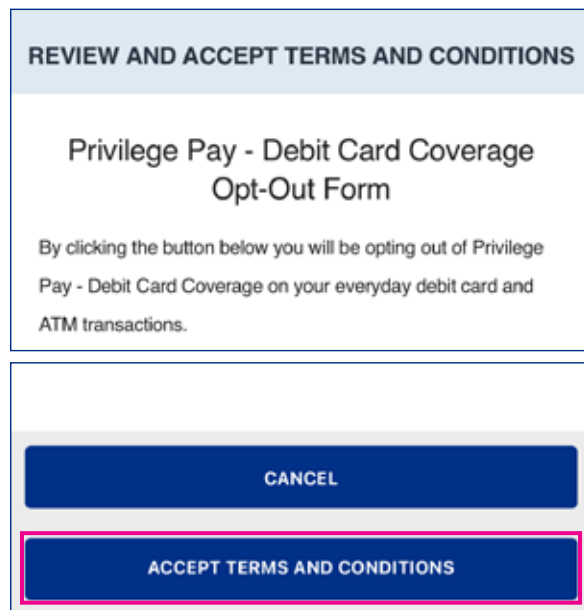
<input checked="" type="checkbox"/>	High Yield Checking	ACTIVE
<input checked="" type="checkbox"/>	Checking	ACTIVE
<input type="checkbox"/>	CashBack Checking	

Click the toggle button that's in the right position to turn off Privilege Pay - Debit Card Coverage. The toggle will move from right to left and turn grey.

Confirm you wish to turn off protection for an account by clicking the **"Accept Terms and Conditions"** button.

You will return to the Tool's home screen.

Remember, protection is turned on or off the moment you click the toggle switch and accept the terms and conditions.



**REVIEW AND ACCEPT TERMS AND CONDITIONS**

**Privilege Pay - Debit Card Coverage Opt-Out Form**

By clicking the button below you will be opting out of Privilege Pay - Debit Card Coverage on your everyday debit card and ATM transactions.

**CANCEL**

**ACCEPT TERMS AND CONDITIONS**

For more information about this Tool, click **“Tap to learn more”** on the Privilege Pay - Debit Card Coverage homepage to be taken to the FAQs.

**PRIVILEGE PAY - DEBIT CARD COVERAGE**

Protect your ATM and one-time debit card transactions by opting into our program below.

Select from the list of eligible accounts below to opt in or out of Privilege Pay - Debit Card Coverage.

<input checked="" type="checkbox"/>	High Yield Checking	ACTIVE
<input checked="" type="checkbox"/>	Checking	ACTIVE
<input checked="" type="checkbox"/>	CashBack Checking	ACTIVE

Questions about Privilege Pay - Debit Card Coverage?

**Tap to learn more**

**PRIVILEGE PAY - DEBIT CARD COVERAGE OVERVIEW**

How can I get overdraft protection on my ATM and everyday debit card transactions without paying Privilege Pay fees?

Members get overdraft protection on their checking accounts that link to other existing lines of credit, savings, or credit cards, if they have existing accounts. There is no charge for drawing

\*Privilege Pay - Debit Card Coverage: Fees may apply when FIGFCU pays overdrafts through Privilege Pay. You can find the fee schedule at [figfcu.org/tisa](http://figfcu.org/tisa). Enrollment is optional. Declining does not impact account or Debit Card availability. We will charge you a fee of up to \$23.00 each time we pay an overdraft, with a daily maximum of \$92.00 charged for Privilege Pay - Debit Card Coverage. Your account must be brought current with a positive balance within 15 calendar days of Privilege Pay - Debit Card Coverage use or your account will be subject to closure. Even with Privilege Pay your account cannot be more than \$200 overdrawn, including fees and charges, or if you have direct deposit of at least \$1,000 per month into your qualified checking account, your checking account cannot be overdrawn more than \$1,000, including fees and charges. Privilege Pay - Debit Card Coverage does not guarantee payment. Transactions may still be declined even with coverage. Checks and ACH items may still be paid by the Credit Union under our basic, standard Privilege Pay program, without your opting into Privilege Pay - Debit Card Coverage. In order to be eligible to use Privilege Pay - Debit Card Coverage you cannot be delinquent or in breach of any Credit Union agreement or policy, nor can your account be subject to any legal order.