



Overdraft Protection Service Disclosure

Federal law now requires you to opt-in and sign a consent form in order for the Credit Union to pay your overdrafts for transactions including, ATM withdrawals and one-time debit card purchases you make at a store, online, or by telephone.

1. Explanation of Overdrafts

An overdraft occurs when you do not have enough money available in your account to cover a transaction but the credit union elects to cover the cost for you in return for a fee. The Available Balance* is the amount actually allowed to be withdrawn or used, while the Current Balance includes amounts that may be on hold or still uncollected or otherwise unavailable. **We will not offer you Overdraft Protection unless you agree to opt-in for the coverage.**

We **will not** authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Every day, one-time debit card transactions

2. Standard overdraft practices that come with your account

We **will authorize** and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- ACH items

We pay overdrafts at our discretion. Having courtesy cash overdraft protection coverage does not guarantee that we will pay your overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined.

3. Fees

We will charge you a fee of up to \$35 each time we pay an overdraft. If your account is overdrawn for eight or more consecutive business days, we will charge an additional \$2.50 per day. There is no limit on the total fees we can charge you for overdrawing your account.

4. Revoke Consent

You or any joint account owner has the right to revoke your opt-in consent at any time. Simply visit any branch location or contact us. Upon receipt of your revocation we will discontinue your Courtesy Cash Overdraft Protection as soon as possible.

5. Cheaper Alternative

Did you know we offer other overdraft protection plans, such as a link to a savings account or line of credit, which may be less expensive than our standard overdraft practices? To learn more, call 800-388-3000 or speak with a Financial Service Representative at your nearest branch location.

You may view detailed information about our Overdraft Protection service in our [Membership Agreement](#).

* The Available Balance is what you can safely use without overdrawing your account. It reflects your Current Balance less any pending deposit holds or debit card transactions you've done that have not yet posted to your account.

