

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. The following options are the different ways we can cover your overdrafts:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

- We do authorize and pay overdrafts for the following types of transactions:
 - Checks and other transactions made using your checking account number
 - Automatic debits or bill payments processed via our electronic payment system
 - In-person withdrawals
- We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):
 - One-time debit card transactions
 - ATM transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction may be declined.

What fees will I be charged if My Community Credit Union pays my overdrafts?

Under our standard overdraft practices:

- You will be charged a fee of up to **\$30** each time we pay an overdraft.
- There is no limit on the total fees we can charge to you for overdrawing your account.

What if I want My Community's standard overdraft practices? (Courtesy Pay)

Yes, I want My Community Credit Union to authorize and pay overdrafts on my checks, ACH transactions, automatic bill payments, and in-person withdrawals. I understand I will be charged a fee as noted above.

I have the right to revoke this coverage at any time by contacting the Credit Union in person, by email, by phone, or in writing.

No, I do not want My Community Credit Union to authorize and pay overdrafts on my on my checks, ACH transactions, automatic bill payments, and in-person withdrawals.

What if I want My Community Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and one-time debit card transactions, opt in using the form below.

If there are multiple owners on the ATM and/or debit card account, either account owner can act on behalf of all owners on this account. Only one account signature is needed.

Yes, I want My Community Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions. I understand I will be charged a fee as noted above.

I have the right to revoke this coverage at any time by contacting the Credit Union in person, by email, by phone, or in writing.

No, I do not want My Community Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Printed Name: _____

Signed: _____

Date: _____

Account Number: _____

FSR/BMSignature: _____

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