



We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card 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 will be declined.

➤ **What fees will I be charged if My Community CU pays my overdraft?**

Under our standard overdraft practices:

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

What if I want My Community to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 432-688-8400, visit www.mccu.coop, or complete the form below and present it at a My Community CU branch, or mail it to:

**600 W Louisiana
Midland, TX 79701**

Please note that you can revoke this consent at any time. In the event that you revoke your consent, we will implement your revocation as soon as reasonably possible.

.....
 I do not want My Community CU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want My Community CU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

[Account Number]: _____

www.mccu.coop