

OVERDRAFT SERVICES CONSENT

One-Time Debit Card Transactions

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money ('non sufficient funds' - NSF) in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings or your line-of-credit, 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?

At our sole discretion, we authorize and pay overdrafts for the following types of transactions:

- Share drafts/checks, and other transactions made using your checking account
- Automatic bill payments
- ACH transactions

We do not authorize and pay overdrafts for one-time (non-recurring) debit card transactions unless you ask us to (see below). (You may cause some overdraft transactions -- without a fee - that we cannot decline.) We never authorize ATM cash withdrawals that will cause an overdraft of your account. If we do not authorize and pay an overdraft, a fee will still be charged for your transaction that we've declined.

We do not guarantee that we will always authorize and pay any type of transaction. If we do pay your overdraft, you must promptly restore your account to a positive balance.

What fees will I be charged if the Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a NSF fee according to the then-current Fee Schedule each time we choose to pay an overdraft, including when we pay an one-time debit card transaction. Please refer to the accompanying Fee Schedule for the then - current fee amount. You will receive notice of changes to the Fee Schedule as required by law.
- There is no limit on the total NSF fees we can charge you for overdrawing your account.

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

If you want us to authorize and pay overdrafts on one-time debit card transactions, you may opt-in via WebTeller or complete the section below and mail it to us at the address in the header above.

If there are multiple owners on the debit card account, any account owner can act on behalf of all owners on this account. Only one (1) account owner signature is needed to add or remove the overdraft coverage.

ADD DEBIT CARD COVERAGE

I want the Credit Union to authorize and pay overdrafts on my one-time debit card transactions. If the Credit Union chooses to pay the debit overdraft, I understand I will be charged NSF fees according to the then-current Fee Schedule.

I have the right to revoke this coverage at any time by contacting the Credit Union in writing or by phone. The Credit Union has the right, at any time and without notice, to withhold this coverage for any transaction and/or discontinue this coverage.

REMOVE DEBIT CARD COVERAGE

I do not want the Credit Union to authorize and pay overdrafts on my one-time debit card transactions. I understand that the account may still be subject to a fee if it is overdrawn by other transactions/items.

X

MEMBER/OWNER SIGNATURE

DATE

Printed Name: _____ Account Number: _____

CREDIT UNION CONSENT CONFIRMATION

Signature of Credit Union Employee: X	Effective Date:	<input type="checkbox"/> Coverage added <input type="checkbox"/> Coverage removed
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