

HYUfñUbX Credit Union

OVERDRAFT SERVICES CONSENT ATM and 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 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. It is called Courtesy Pay and you have the option to opt out of this program at any time.
2. We also offer overdraft protection plans, such as a link to a savings account or overdraft protection line-of-credit, which may be less expensive than our standard overdraft practices. To learn more, see the included brochure.

This notice explains our standard overdraft practices (Courtesy Pay).

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

We do 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 the following types of transactions **unless you ask us to** (see below):

- ATM transactions
- One-time debit card transactions

We pay overdrafts at our discretion, meaning we don't 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 the Credit Union pays my overdraft?

Under our standard overdraft (Courtesy Pay) practices:

- There are no enrollment or annual fees
- We will NOT charge you a fee each time you overdraw your account and the account balance is overdrawn \$9.99 or less.
- We will charge you a fee of up to \$24 each time you overdraw your account and the account balance is overdrawn \$10.00 or more.
- You will have up to 30 days to bring your account balance positive from the time you access your Courtesy Pay.
- As a general rule, we will not take your account negative above your Courtesy Pay limit
- There is a daily limit of \$154 on the total fees we can charge you for overdrawing your account through Courtesy Pay.

What if I want HCU to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on your ATM and one-time debit card transactions, call us at 800.428.8472, or login to your online banking account at www.hcu.coop and choose overdraft protection options, or complete the form below and present it at a branch or mail it in the enclosed postage paid envelope.

____ I want P^a q a Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions. Yes, I want to opt-in to Layer 3, option "a".

Printed Name: _____

Date: _____

Member Number: _____

-If you have more than one checking account you would like to enroll, please complete a separate form for each account-