

# Keep the **Convenience**

of Overdraft Protection  
for Your ATM or Debit Card

WHAT YOU NEED TO KNOW ABOUT  
OVERDRAFTS AND OVERDRAFT FEES



**ASSOCIATED**  
**CREDIT UNION**

ALSO SERVING MEMBERS OF CSRA CU

Better than a Bank

# 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 overdrafts in two different ways:

1. We have a special overdraft practice that comes with your account. This is called Member Overdraft Privilege.
2. We also offer standard protection plans, such as a link to a savings account, which may be less expensive than our special overdraft practices. To learn more, ask us about these plans.

## What is the special overdraft practice that comes with my account?

Currently we authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- Debit card transactions
- ATM transactions

## This will change August 15, 2010.

Beginning August 15, 2010, we will only authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

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

- Debit card transactions
- ATM transactions

## **Call us to keep the convenience for ATM and debit card transactions!**

You can keep the convenience of overdraft protection for your debit card and ATM transactions.

You just need to let us know.

If we don't hear from you by August 15, 2010, we will not authorize and pay overdrafts for debit card and 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 will be declined.

## **What fees will I be charged if Associated Credit Union pays my overdraft?**

Under our special overdraft practices:

- We will charge you a fee of \$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 you to authorize and pay overdrafts on my ATM and debit card transactions?**

Call us at 770.448.8200, Ext. 2392.

For area codes 229, 478, 706, 762 and 912 inside Georgia, call 800.422.7319.

Outside Georgia, call 800.235.3259.

CSRA CU members call us at 706.868.2200 or 800.634.1991



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