



What You Need To Know About Overdrafts And Overdraft Fees

An overdraft occurs when you do not have enough money in your account based on your Available Balance to cover a transaction, but we pay it anyway. We can cover your 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 overdraft 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.

This notice explains our standard overdraft practices for ATM and one-time check card transactions.

What is the special overdraft practice that comes 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 bill payments

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 Associated Credit Union pays my overdraft?

Under our special overdraft practices:

- We will charge you a fee of up to **\$30** each time we pay an overdraft resulting from a check, ACH or other items not including ATM and everyday debit card transactions.
- If opted in, we will charge you a fee of up to **\$30** each time we pay an ATM or everyday debit card transactions.
- The maximum fees we will charge you for overdrawing your account is up to \$90 per day.

What if I want Associated Credit Union 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 770-448-8200, Ext. 2392, visit acuonline.org, or complete the form below and present it at a branch or mail it to: Associated Credit Union, Attn: Member Services, 6251 Crooked Creek Road, Peachtree Corners, Georgia 30092-3107.

I want Associated Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I **do not** want Associated Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name _____ Signature _____

Member Number _____ Date _____

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may revoke your authorization at any time by contacting us either in person, by mail, or by phone.