

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.
2. We also offer overdraft protection plans, such as a link to a savings account or to an overdraft 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?

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
- ACH transactions
- In-person withdrawals at a branch

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, 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 US Community Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a **\$35** fee each time we pay an overdraft on negative account balances over \$5.
- There is no limit on the total fees we can charge you for overdrawing your account.

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

If you also want us to authorize and pay overdrafts on ATM and one-time debit card transactions, call 615-256-8712 or complete the form below and mail it to: US Community Credit Union, P.O. Box 140570, Nashville, TN 37214, ATTN: A-9 Form.

If there are multiple owners on the ATM and/or debit card account, either 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 COVERAGE

- Yes I want US Community Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions. I understand I will be charged fees as listed above. ***I have the right to revoke this coverage at any time by contacting US Community Credit Union in writing or by phone.***

REMOVE COVERAGE

- No I do not want US Community Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions.

X

MEMBER/OWNER SIGNATURE

DATE

Printed Name: _____

Member Number: _____

*NOTE: Courtesy Pay is revocable and not available for the first 30 days. ATM and one-time debit card transaction authorization will take effect as soon as this form is processed.