



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 another account or a line of credit, which may be less costly 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

We will not authorize and pay overdrafts for the following types of transactions without your consent.

- 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 U.S. Employees Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$31.00** each time we pay an overdraft
- There is no limit per day on the total fees we can charge you for overdrawing your account

➤ **What if I want U.S. Employees Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, log into Home Banking at myusecu.org and send us a secure Communication Center consent, or call us to request a consent form. Consent forms can also be located online in Forms and Brochures. Fax signed form to (312) 922-8609 or mail to 230 S. Dearborn St, Ste. 2962, Chicago IL 60604. You may also visit any branch office.

_____ I do not want U.S. Employees Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want U.S. Employees Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Member Number: _____

Signature: _____ Date _____