



A-9 Form

What You Need to Know about Overdrafts and Overdraft Privilege 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 Privilege practices that come with your account.
2. We also offer a Share Draft Overdraft Protection Line of Credit which may be less expensive than our standard overdraft practices. To learn more, ask us about this option.

This notice explains our standard overdraft practices.

➤ What are the Overdraft Privilege practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks, ACH Items and other transactions made using your checking account number

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 Family Savings pays my overdraft?

Under our standard 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 Family Savings 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, you must do one of the following: complete this form; Present a signed form at a branch; call us at 888-311-3728.

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

I want Family Savings Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions using the Debit Atm Protection.

Printed Name: _____

Date: _____

[Account Number]: _____]