



## **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 an 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 standard 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 electronic 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 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 Family Savings FCU pays my overdraft?**

Under our standard Overdraft Privilege 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 FCU to authorize and pay overdrafts on my ATM and everyday one-time debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions you must do one of the following: complete this form and mail it back in the enclosed envelope, visit your personalized url, or call us at 888-311-3728.

**Yes, I would like to opt-in for overdraft privilege to be extended to my ATM and one-time debit card transactions.**

**Account Number**

**Signature:**

**Date:**