

**What You Need To Know About Overdrafts and Overdraft Fees**

This notice explains our Overdraft Privilege Program (Courtesy Pay)

**What is an overdraft?**

An overdraft is a deficit in your account caused by making a transaction for more money than the account holds. Depending on type of transaction and your account setup we may cover the transaction for you and assess a fee.

We can cover your overdrafts in two different ways:

1. Transfer from existing overdraft line of credit (L75) or other accounts which have been linked to your checking account prior to the overdraft.
2. Our standard Overdraft Privilege Program (Courtesy Pay) that comes with your account.

**What is the standard Overdraft Privilege Program (Courtesy Pay) that come with my account?**

We may 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 America's Christian Credit Union pays my overdraft?**

Under our standard Overdraft Privilege Program:

- We will charge you a fee of up to \$30 each time we pay an overdraft.
- There is no limit to the number of fees that we may charge you for overdrawing your account.

**What if I want America's Christian 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 complete the form below.

For questions please call 1-800-343-6328 or email [info@americasccu.com](mailto:info@americasccu.com)

**Personal Information:**

Member's Name:

Phone #:

Member #:

**Signature and Certification**

I want America's Christian Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions

Name:

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signature: