

Important Information: Please Read

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have the available funds in your account to cover a transaction, but we pay it anyway. Your available balance is the amount of money in your account that is available for withdrawal or use, taking into account any pending transactions. Your available balance is updated throughout the day to reflect holds, pending transactions and cleared deposits. We can cover your overdrafts in two different ways:

1. We have standard overdraft protection that comes with your account called "Overdraft Privilege".
2. We also offer alternative overdraft protection plans, such as automatic transfer from a linked savings account or a line of credit loan, which may be less expensive than our Overdraft Privilege protection. To learn more, ask us about these plans.

What is the Overdraft Privilege protection that comes 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 and other ACH transactions

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. See your account agreement for restrictions and limitations.

If we do not authorize and pay an overdraft for ATM and/or everyday debit card transactions, your transaction will be declined.

Is a fee charged if America's Christian Credit Union pays my overdraft?

Yes, we will charge you a fee of up to \$25.00 each time we pay an overdraft. There is a maximum of four (4) fees per day we can charge you for overdrawing your account. Please refer to ACCU's fee schedule for all applicable fees.

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, you may opt in to our Overdraft Privilege **PLUS** program by completing the consent form below and returning it to America's Christian Credit Union. *You will be notified whether you are approved or denied for our Overdraft Privilege PLUS program; and if approved, you will be opted-in to the Overdraft Privilege **PLUS** program.*

You may choose to opt out of the Overdraft Privilege PLUS program at any time by calling the credit union at 1-800-343-6328, by writing to us at the address listed at the bottom of this notice or by completing this form and returning to us at the address listed at the bottom of this notice.

Overdraft Privilege PLUS Program Opt-In

I do not want America's Christian Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
 I want America's Christian Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
 Opt me **IN** to the Overdraft Privilege **PLUS** program.

Printed Name: _____ Date: _____

Signature: _____ Account Number(s): _____

If opting in to Overdraft Privilege **PLUS**, please include all applicable account numbers covered by this form

CREDIT UNION USE ONLY

MSR Received By: _____ Date Received: _____ Date Processed: _____