



Overdraft Service Disclosure

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 (Courtesy Pay) that come with your account.
2. We also offer overdraft protection transfer plans. This type of plan will link your account to a UFCU savings, money market, or line-of-credit account, which may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

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

Beginning August 15, 2010, we do not authorize and pay overdrafts for the following types of transactions:

- ATM transactions
- PIN-based Debit Card Transactions
- Signature-based Debit Card Transactions (Unless you have made a specific request – See below)

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if UFCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$40** each time we pay an overdraft.
- There is not a limit on the total amount of fees we charge for overdrawing your account.

I prefer UFCU to authorize and pay overdrafts on signature-based debit card transactions. What do I need to do?

If you want us to authorize and pay overdrafts on signature-based debit card transactions, complete one of these four options: call us at (512) 467-8080 or (800) 252-8311; visit UFCU.org; complete the form below and drop it off at any UFCU location; or mail the form to: UFCU, Attn: Payment Services, PO Box 9350, Austin TX 78766-9350.

Please note that you may reinstate or revoke your Opt-In decision at any time.

I do want UFCU to authorize and pay overdrafts on my signature based debit card transactions.

I do not want UFCU to authorize and pay overdrafts on my signature based debit card transactions.

Printed Name _____

Date _____

Signature _____

Account Number _____

Email _____

Phone Number _____