



## 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 that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or Access line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask a member service representative about these plans.

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
- ACH transactions

We will not authorize and pay overdrafts for the following type of transaction unless you ask us to (see below):

- Everyday debit card transactions
- ATM 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 Fort Worth Community Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$32 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 Fort Worth Community Credit Union to authorize and pay overdrafts on my everyday ATM and debit card transactions?

**If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please sign and return this form.**

**By signing below I am authorizing FTWCCU to pay overdrafts on my everyday debit card and ATM transactions. If you do not agree to this service there is no need to sign or return this letter.**

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I want (FTWCCU) to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Member Number: \_\_\_\_\_

Member Signature: \_\_\_\_\_

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