



WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES ON YOUR CONSUMER CHECKING ACCOUNT

An overdraft occurs when you do not have enough money in your checking 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 checking account.
2. We also offer overdraft protection plans, such as a link to your primary savings account and/or a line of credit, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that come with my consumer checking account?**

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks, ACH transactions, and other transactions made using your checking account number
- Automatic bill payments including recurring debit card transactions

We **will not** authorize and pay overdrafts for the following types of transactions without first receiving your consent:

- 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 or returned**.

➤ **What fees will I be charged if Belco Community Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$35** each time we pay an overdraft
- There is **no limit** per day on the total fees we can charge you for overdrawing your account

➤ **What if I want Belco Community 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, call 800.642.4482, visit any branch, send us a secure message through your online banking, or complete the form below and present it at a branch or mail it to: 449 Eisenhower Blvd Suite 200, Harrisburg, PA 17111. You can revoke your authorization for Belco Community Credit Union to pay ATM and everyday debit card transactions at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

_____ **I do NOT** want Belco Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ **I want** Belco Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

Signature: _____