

OVERDRAFT AUTHORIZATION FORM

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 optional overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

What are the standard overdraft practices that come with my checking 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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- 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 may be declined.

What fees will be charged if Advance Financial FCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$37.00** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.
- You have the right to revoke the consent at anytime.

Overdraft fees are subject to change at the discretion of management.

What if I want Advance Financial FCU 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 and return this form to one of our branches or mail to:

Advance Financial FCU
Attn: Electronic Services Dept.
31 W US Highway 30
Schererville, IN 46375

AUTHORIZATION – Effective February 15, 2017

_____ Yes! I want Advance Financial to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I do not want Advance Financial to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ Member verbally declined.

Account Holder Signature

Account Number

Date