

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough funds 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 to an overdraft line of credit, which may be less expensive 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 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):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee 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 Affinity Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25** 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 Affinity Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions:**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-800-343-1028 or complete the form below and present it at an Affinity Credit Union branch or mail it to: Affinity Credit Union, 475 NW Hoffman Lane, Des Moines, IA 50313.

_____ I authorize Affinity Credit Union to pay overdrafts on my ATM and everyday debit card transactions.

_____ I do not authorize Affinity Credit Union to pay overdrafts on my ATM and everyday debit card transactions.

You have the right to revoke your consent at any time in the same manner by which you opted in. If you have any questions about this or any other matter, please feel free to contact us at 1-800-343-1028.

Signature: _____ Date: _____

Member Number: _____

