

OVERDRAFT PROTECTION FORM

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS

An overdraft occurs when you do not have enough funds in your account based upon your available balance to cover a transaction. Affinity Credit Union offers the following overdraft services to assist in this situation.

Overdraft Protection

- You can link your savings account to your checking account. In the case of a checking overdraft, any available funds will be used to cover your transactions at no charge.
- In the event funds are exhausted from both your checking and linked savings account, we will pay overdraft transactions up to a certain limit for a fee.

Debit Card Overdraft Protection (Opt-in/Opt-out) covers overdrafts for debit card usage up to a certain limit for a fee.

How are overdraft limits and fees determined?

Checking Account Type	Overdraft Protection Limit	ACH/Check Fee	NSF Fee	Debit Card Fee*
eGreen Rewards	\$1500	\$25	\$25	\$15
Classic	\$750	\$25	\$25	\$15
New Beginning	\$0	\$25	\$25	\$15

*Overdraft fees **will not** be charged on ATM and debit card overdrafts less than \$5 or when your account is overdrawn and the total overdrawn amount at the end of the same business day is \$5 or less.

What type of transactions are covered by Overdraft Protection and Debit Card Overdraft Protection (Opt-in/Opt-out)?

Overdraft Protection:

- Checks and other transactions made using your checking account number
- Automatic payment (ACH) transactions

Debit Card Overdraft Protection (Opt-in/Opt-out):

- ATM transactions
- Everyday debit card transactions
- Overdrafts are paid at our discretion, which means we **do not guarantee** authorization and payment of any type of transaction. If we do **not** authorize and pay an overdraft, your transaction will be declined.

- Yes**, I authorize Affinity Credit Union to pay overdrafts on my ATM and everyday debit card transactions.
- No**, I do not authorize Affinity Credit Union to pay overdrafts on my ATM and everyday debit card transactions.

Member Number: _____

Signature: _____ Date: _____

You have the right to revoke Debit Card Overdraft Protection at any time you wish through online banking, Completing the Overdraft Protection Form, or by contacting us at 1-800-343-1028

