

## What You Need to Know about Overdrafts and Overdraft Fees (ATM and Debit Transactions Opt-In)

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 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:

- Automatic bill payments
- Checks and other transactions made using your checking account number

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 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 Yolo FCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$30** each time we pay an overdraft.
- Also, if an ATM or debit transaction causes your account to be overdrawn, we will charge you an Overdrawn fee of \$30 for each transaction.
- There is no limit on the total fees we can charge you for overdrawing your account.

### ➤ What if I want Yolo FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on your ATM and everyday debit card transactions, call toll free (877) 965-6328 or (530) 668-2700, visit [www.yolofcu.org](http://www.yolofcu.org), send an email to [info@yolofcu.org](mailto:info@yolofcu.org) or complete the form below and drop it off at any branch location or mail to PO Box 657, Woodland CA 95776.

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\_\_\_\_\_ I want Yolo FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand that I will be able to revoke this authorization at any time.

Printed Name: \_\_\_\_\_

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

Account Number: \_\_\_\_\_