



CREDIT UNION OF GEORGIA

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS & 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. (See Courtesy Pay Disclosure for details)
2. We also offer overdraft protection plans, such as a link to a savings account or to 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 account?

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

- Checks Written
- In-Person On Us Check Withdrawals
- ACH Transactions
- Preauthorized Automatic Transfers
- Reoccurring Bill Payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to do so (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.

What fees will I be charged if Credit Union of Georgia pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$35 each time we pay an overdraft.
- We will not charge you a fee if your account is overdrawn less than \$5 on any given day
- There is no limit per day on the total fees we can charge you for overdrawing your account

What if I want Credit Union of Georgia to authorize and pay overdrafts on my ATM and everyday Debit Card transactions?

If you want us to authorize and pay overdrafts for which an Overdraft Fee will be assessed on ATM and everyday Debit Card transactions, please opt-in by completing the form below and present it at a branch, via email at ContactUs@CUofGA.org or by mail to: P.O. Box 788, Acworth, GA 30101. You can revoke your authorization for Credit Union of Georgia to pay these overdrafts at any time by any of the above methods.

REG E OPT-IN | OPT-OUT FORM

_____ I DO want Credit Union of Georgia to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.

_____ I DO NOT want Credit Union of Georgia to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.

Name (printed): _____

Date: _____

Account Number: _____

Signature: _____