

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 overdraft protection plans, such as a link to a share draft line-of-credit or share account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
3. 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 share draft account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us (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 Box Elder County Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$20 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 Box Elder County Federal 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 complete the form below and return it to either of our offices, or mail it to:

Box Elder County FCU
1023 South Medical Drive
Brigham City, UT 84302

I do not want Box Elder County Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions, effective July 1, 2010.

I do not want Courtesy Pay on my account.

I want Box Elder County Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. Accounts must remain in good standing for 90 days before Courtesy Pay service becomes effective. I understand that I have a right to revoke my authorization at any time.

Printed Name: _____

Signature: _____

Date: _____

Account Number: _____