

## 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. We may pay the overdraft anyway. We handle your overdrafts in two different ways:

1. We have overdraft courtesy practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our overdraft courtesy practices. To learn more, ask us about these plans.

This notice explains our overdraft courtesy practices

What are the overdraft courtesy practices that apply to 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 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 First Choice Credit Union pays my overdraft?** Under our overdraft courtesy practices:

- We will charge you a fee of up to \$15.00 each time we pay an overdraft.

**What if I want First Choice 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 present it to any branch or mail to: First Choice Credit Union 1055 S. Congress Ave. West Palm Beach, FL 33406 or contact our Call Center at (561) 641-0100 option 2

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\_\_\_\_\_ I do not want First Choice Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ I want First Choice Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_ Signature: \_\_\_\_\_  
Date: \_\_\_\_\_  
Account Number: \_\_\_\_\_