



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 automatic overdraft from a savings account or line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about all overdraft plans available to you.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We will authorize and Courtesy Pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments (*such as recurring debit card and ACH Payments*)

We will not authorize and Courtesy Pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions (*such as one-time debit card and ATM transactions*)

We Courtesy Pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and Courtesy Pay any type of transaction. If we do not authorize and Courtesy Pay an overdraft, your transaction will be declined.

What fees will I be charged if Arrowhead Credit Union pays my ATM or debit card overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$31** each time we Courtesy Pay an overdraft. Other options are available to you.
- Also, if your account is overdrawn for 15 or more consecutive calendar days, we will charge an additional \$20 for each occurrence.
- You will not incur a fee on an ATM or debit card transaction if the overdrawn balance is less than \$5 when the transaction posts.
- There is no limit on the daily fees we can charge you for overdrawing your account.

What if I want Arrowhead Credit Union to authorize and Courtesy Pay overdrafts on transactions?

If you want us to authorize and Courtesy Pay overdrafts on ATM and everyday debit card transactions:

- Call **(800) 743-7228**
- Submit a Secure Message through Online Banking
- Complete the form below and present it at an Arrowhead branch or **mail to:** Arrowhead Credit Union, Mail Code 72, P.O. Box 735, San Bernardino, CA 92402. You may also **fax it to (909) 379-6918**.

What if I want to revoke my authorization to Courtesy Pay overdrafts on my ATM and debit card transactions?

If you decide you no longer want us to authorize and Courtesy Pay overdrafts on your ATM and everyday debit card transactions, you may **revoke this option by calling (800) 743-7228** for assistance, making a request at any Arrowhead branch, submitting a Secure Message through Online Banking, or mailing a written request to: Arrowhead Credit Union, Mail Code 72, PO Box 735, San Bernardino, CA 92402.

The Credit Union reserves the right to revoke Courtesy Pay privileges at any time.

Optional Courtesy Pay Overdraft Protection Service Opt In

I want Arrowhead Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Print Name: _____ Date: _____

Signature: _____ Email: _____

Account Number: _____

(Applies to all sub accounts under primary membership account, at time of enrollment.)