



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 account, 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:

- 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 Commerce Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee up to **\$33.00** 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 First Commerce 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, call toll-free at 1-800-533-5772, or online via iBranch! Digital Banking www.firstcommercecu.org or complete the form below and bring to any financial center, mail to First Commerce Credit Union at P.O. Box 6416, Tallahassee, FL 32314, or Fax to us at 850-922-4697.

Please note that you may reinstate or revoke your Opt-In decision at any time.

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

Printed Name: _____

Date: _____

Account # _____

Member Dropped off Signed Form

Member Faxed in Form

Member Sent Secure Message via iBranch!

Member Called Credit Union

Member Mailed in Form

Member in Branch to Sign:
