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 offer standard overdraft practices that come with your account
2. We offer other Overdraft protection plans, such as a Line of Credit or a link to a savings account, which may be less expensive than Courtesy Pay. 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:

- ATM transactions
- 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 Fire Police City County Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of $30 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 Fire Police City County Federal Credit Union to authorize and pay overdrafts on my ATM and debit card transactions?

If you want us to authorize and pay overdrafts on ATM and debit card transactions, call (260) 484-2102 or complete the form below and present/mail it to:

Fire Police City County Federal Credit Union
3306 N Clinton St
Fort Wayne, IN 46805

You have the right to revoke your decision at any time.

☐ I do want Fire Police City County Federal Credit Union to authorize and pay overdrafts on my ATM and debit card transactions.

☐ I do not want Fire Police City County Federal Credit Union to authorize and pay overdrafts on my ATM and debit card transactions.

Printed Name: _____ Date: _____

Account Number(s): _____

For Institution use only

_____
Teller Number
Save in: DailyWork\98 Opt-IN Forms

Received from member:
☐ In person
☐ By phone
☐ Through Mail

Copy returned to member:
Date: _____
☐ In person
☐ Through Mail