

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough in your available balance* in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We offer overdraft protection plans, including a link to the share/savings account under your membership account. You may also authorize overdraft protection links to other share/savings or checking accounts on which you are authorized to complete transactions and these linked accounts may be less expensive than our standard overdraft practices. To learn more, ask us.
2. We also have standard overdraft practices that come with your account.

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 transaction unless you ask us to:

- 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 United Heritage Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$28** each time we pay or authorize an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ What if I want United Heritage to authorize and pay overdrafts on my transactions?

If you want us to authorize and pay overdrafts on certain transactions, call us at 512.435.4545, visit uhcu.org, or complete the form below. You can present the form at any of our locations, mail it to P.O. Box 202020, Austin, Texas 78720, or fax it to 512-435-4049. The form is also available online at uhcu.org.

| | | |
|---|--|------------------------|
| Name: | | Account Number: |
| I want United Heritage Credit Union to authorize and pay overdrafts on: <input type="checkbox"/> check and ACH transactions only <input type="checkbox"/> debit card transactions only <input type="checkbox"/> all of the above transactions | I <u>do not</u> want United Heritage Credit Union to authorize and pay overdrafts on my transactions. <input type="checkbox"/> opt out of overdrafts on all transactions | |
| Signature: | | Date: |

*Refer to the Funds Availability disclosure for information regarding available balance.