



YOUR RIGHT TO REQUEST DEBIT CARD NON-SUFFICIENT FUNDS (NSF) PROTECTION

We will generally not pay overdrafting Debit Card purchases you make at a store, online, or by telephone under our standard overdraft practices unless you tell us you want protection for these transactions.

Please see the Overdraft section and the Debit Card Non-Sufficient Funds (NSF) Protection section of this handbook. To request this protection for your Debit Card purchases, please read "What You Need to Know about Overdrafts and Overdraft Fees" below and contact us as indicated.

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 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 savings account or a line of credit, which may be less expensive than our standard 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 authorize and pay overdrafts for

- Checks and other transactions made using your checking account.
- ACH transfers online, by phone, or per pre-authorized automatic ACH bill payments

We do not authorize and pay overdrafts for ATM transactions, payments made via Bill Pay service, or when cash is requested at a branch.

We do not authorize and pay overdrafts for the following types of transactions 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 PATELCO PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee each time we pay an overdraft, although we may waive this fee if the transaction takes your account negative by \$25 or less. Additionally, no fee will be charged if you deposit funds sufficient to bring your account current by 5pm PT the same day. Please see the Fee Schedule for the current Debit Card Non-Sufficient Funds (NSF) Protection fee.
- There is no limit on the amount of fees we can charge you for overdrawing your account.

WHAT IF I WANT PATELCO TO AUTHORIZE AND PAY OVERDRAFTS ON MY EVERYDAY DEBIT CARD TRANSACTIONS?

If you want us to authorize and pay overdrafts on everyday debit card transactions, please call us at 800.358.8228, or complete the form below and return it to a Patelco branch or mail it to:

Patelco Credit Union
ATTN: REG E department
PO Box 2227
Merced, CA 95344-0227

PLEASE DETACH AND RETURN THE FORM BELOW AND RETAIN THIS DOCUMENT FOR YOUR RECORDS.

I want Patelco Credit Union to authorize and pay overdrafts on my everyday debit card transactions. I may revoke this option at any time by notifying Patelco Credit Union.

Name: _____

Signature: _____

Email: _____

Date: _____

Member Number(s): _____

Checking Suffix Number(s): _____

