



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 savings 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 overdraft 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 be charged if Infuze Credit Union pays my overdraft?

Under our standard overdraft practice:

- We will charge you a fee of up to **\$27** 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 Infuze Credit Union to authorize and pay overdraft 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 573-329-3151, visit www.infuzecu.org or complete the form below and present it to a local branch near you.

Printed Name: _____

Account #: _____

Signature: _____

Date: _____