



Important Information About Overdraft Protection Programs

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have sufficient available funds in your account to cover a transaction, but we pay it anyway. Overdrafts will be determined based on the available balance in your checking account at the time a check or item is presented.

We have standard overdraft practices that come with your account if you meet specific criteria. We also offer overdraft protection plans, such as a transfer from your savings account or line of credit. These may be less expensive than our standard overdraft practices. To learn more, ask us about these options. 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 transaction made using your checking account number.
• ACH transactions such as bill payments.
• Recurring debit card transactions.

The Credit Union pays 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.

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (Opt-in):

- ATM Transactions
• Debit card transactions

What fees will I be charged if Unitus Community Credit Union pays my overdraft?

- We will charge you a fee of \$30.00 each time we pay an overdraft.

What if I want Unitus Community Credit Union to authorize and pay overdrafts on my ATM and Debit Card transactions?

If you would like to enroll in Full Coverage Check Protect and have Unitus pay overdrafts on your everyday debit card transactions, please take action with one of these options:

- Visit any Unitus branch.
• Call us at 503-227-5571 (local) or 1-800-452-0900 (toll free)
• Mail a written, signed request (see below) to:

Unitus Community Credit Union, PO Box 1937, Portland, Oregon, 97207

- [ ] I would like to enroll in the Full Coverage Check Protect Program and have Unitus pay overdrafts on everyday debit card transactions, checks, and ACH/automated and recurring payments.
[ ] I would like to enroll in the Limited Coverage Check Protect Program and have Unitus pay overdrafts on just paper checks and ACH/automated and recurring payments.

If you opt out of Check Protect coverage, you may opt in at a later date by contacting Unitus Community Credit Union, as shown above.

Name (please print) \_\_\_\_\_

Signature X \_\_\_\_\_

Account# \_\_\_\_\_ Date \_\_\_\_\_