



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. Share Transfer Overdraft Protection (S.T.O.P.) allows us to transfer money from your primary savings account to cover checking account overdrafts.

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, including in-person withdrawals, and other transactions made using your checking account number
- Recurring debit card transactions
- ACH debits

We do not authorize and pay overdrafts for the everyday debit card transactions unless you ask us to.

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 Service Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$19 with direct deposit and \$24 without direct deposit** each time we pay an overdraft.
- We will never charge a fee on Courtesy Pay for everyday debit transaction overdrafts until your negative balance exceeds \$25, if you opt in.
- Daily maximum fees of \$360 may be assessed, dependent on the number of items presented which overdraw your account.

What if I want Service Credit Union to authorize and pay overdrafts on my everyday debit card transactions?

If you also want us to authorize and pay overdrafts on everyday debit card transactions beginning July 1, 2010, call 1-800-936-7730 (U.S.) or 00800.4728.2000 (International), Fax: 603-422-8451 (Stateside), 0631-351-2081 (Overseas civilian fax), 493-4387 (European military fax), 314-493-4387 (outside Europe military fax), visit servicecu.org or complete the form below and bring it to the nearest Service Credit Union branch or mail it to:

U.S.

Service Credit Union, PO BOX 1268, Portsmouth NH 03802-1268

Overseas (Military)

Unit 8195, APO, AE 09021-5195

Overseas (Civilian)

Pulaski Barracks, Geb. 2874, 67661 Kaiserslautern

Check one:

- YES, I WANT** Service Credit Union to authorize and pay overdrafts on everyday debit card transactions.
- No, I do not want Service Credit Union to authorize and pay overdrafts on everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

**SERVICE
CREDIT UNION**



For People on the MoveSM