



PO Box 802631 Dallas, TX 75380
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www.prestigecu.org

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 may come with your account after the account has been open for at least 60 days.
2. We also offer overdraft protection plans, such as a link to a savings account or a line of credit loan, 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 overdrafts for the following types of transactions unless you ask us not to (see below):

- Checks and other transactions made using your checking account number
• Automatic bill payments

We will 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 I be charged if Prestige pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$33.00 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 Prestige to authorize and pay overdrafts 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, either call us, visit www.prestigecu.org/od.htm, or send this form by mail to PO Box 802631, Dallas, TX 75380 or fax 972-239-2519.

- [] I want Prestige to authorize and pay overdrafts on my ATM, everyday debit card transactions, checks and other transactions.
[] I want Prestige to authorize and pay overdrafts only on checks and other transactions (not ATM or debit card transactions).
[] I do not want Prestige to pay overdrafts for any type of transactions.

Account Owner

Name (Last, First, Middle) Account Number

Signature and Authorizations

By Signing below, I agree to the terms above. I understand that Prestige Community Credit Union can revoke Courtesy Pay privileges at any time for any reason.

Member Signature Date