



## WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

This notice explains our standard overdraft practices.

**An overdraft occurs when you do not have enough money in your account to cover a transaction, but Center Parc Credit Union pays it anyway. We can cover your overdrafts in two different ways:**

1. Center Parc Credit Union has standard overdraft practices that come with your account.
2. Center Parc Credit Union also offers overdraft protection plans, such as a link to another account, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans by calling (800) 849-8431.

### **What are the standard overdraft practices that come with my account?**

Center Parc Credit Union does authorize and pay overdrafts for the following types of transactions:

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

Center Parc Credit Union will not authorize and pay overdrafts for the following types of transactions without your consent:

- ATM transactions.
- Everyday debit card transactions.

Center Parc Credit Union pays overdrafts at its discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If Center Parc Credit Union does not authorize and pay an overdraft, your transaction will be declined.

### **What fees will I be charged if Center Parc Credit Union pays my overdraft?**

Under our standard overdraft practices:

- Center Parc Credit Union will charge you a fee of up to **\$32.00** each time we pay an overdraft.
- Center Parc Credit Union will not charge you a fee if your account is overdrawn by \$5 or less on any given day.
- There is a limit (\$160) per day on the total fees we can charge you for overdrawing your account.

### **What if I want Center Parc Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions complete the form below and present it at a branch/mail it to: **400 Porsche Avenue, Atlanta, GA 30354-9901**. You can revoke your authorization for Center Parc Credit Union to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that Center Parc Credit Union can properly identify your account.

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\_\_\_\_\_ **I do not want** Center Parc Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ **I want** Center Parc Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_