

# IMPORTANT NOTICE REGARDING YOUR OVERDRAFT COVERAGE

## 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 will not pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone, unless you tell us you want overdraft coverage for these transactions.** Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks.

Having overdraft coverage does not guarantee that we will pay your overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined. If we decide to pay an overdraft, you will be charged the fees described below.

Overdraft coverage differs from other overdraft services we offer, such as linking your account to another account with us or an overdraft line of credit. See below for more information, including how to contact us if you want overdraft coverage to apply to your ATM withdrawals and debit card purchases.

### Overdraft Fees:

- We will charge you a fee of \$25 each time we pay an overdraft.
- We will not charge you a fee for each day your account remains overdrawn.
- There is no limit on the total fees we can charge you for overdrawing your account.

### Other Ways We Can Cover Your Overdrafts

We offer other ways of covering your overdrafts that may be less expensive, such as linking your account to another account with us or an overdraft line of credit. Your checking account is already set up to overdraft to your savings account for a small fee per transaction. Contact us to learn more about these options.

### How to Request Overdraft Coverage or Get More Information

To request overdraft coverage for your ATM withdrawals and debit card purchases, complete the form below and mail to P.O. Box 651, Evansville, IN 47704.

For more information about other alternatives we offer for covering overdrafts, contact us at 812.424.2621 or [info@evansvillefcu.org](mailto:info@evansvillefcu.org).

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### Consent Form for Overdraft Services

I authorize Evansville Federal Credit Union to pay overdrafts on my ATM and everyday debit card transactions. I have the right to revoke this consent at any time.

\_\_\_\_\_  
Member Signature

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

\_\_\_\_\_  
Date