



OVERDRAFT PROTECTION OPTIONS
Enrollment/Cancellation

Important Notice Regarding Your Overdrafts & Overdraft Services

An overdraft occurs when you have insufficient funds in your account to cover a transaction. As a service, we can cover your overdrafts in two different ways:

- 1. We have Overdraft Protection courtesy pay that comes with your account.
2. We also offer other Overdraft Transfer sources, such as a link to a share account or line of credits, which may be less expensive than Overdraft Protection.

What are the procedures for Overdraft Protection if my account is overdrawn?

We will only pay overdrafts for the following types of transactions up to your \$500.00 Overdraft Protection Limit, by selecting option TWO below.

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

We will also authorize and pay overdrafts for the following types of transactions, by selecting option ONE below.

- ATM transactions
• Everyday debit card transactions

Overdraft Protection coverage will be available at our discretion, which means we DO NOT guarantee that we will always authorize or pay any type of transactions.

If we DO NOT authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if I overdraft my account?

If we DO pay the transaction with Overdraft Protection, you will be charged \$28.00 per transaction.

If we DO NOT pay the transaction with Overdraft Protection, you will be charged \$28.00 per transaction; in addition you may then be subject to charges from the merchant.

- There is no limit to the number of total fees we can charge you for overdrawing your account.
• Overdraft items will be posted in accordance with Empower Credit Union's existing check processing procedures.

Please use the section below to choose how Empower Credit Union should handle your overdrafts:

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Overdraft Services Opt-In option for ATM and one-time debit card transactions
Fax to 414-988-6699, bring or send this form to Empower Credit Union

OPTION 1: ___ I DO want Empower Credit Union to authorize and pay overdrafts on my account, INCLUDING ATM and everyday debit card transactions

OPTION 2: ___ I DO want Empower Credit Union to authorize and pay overdrafts on my account, EXCLUDING ATM and everyday debit card transactions

OPTION 3: ___ I DO NOT want to participate in Empower Credit Union's Overdraft Protection Program.
By waiving overdraft protection, I understand that Empower Credit Union will not cover overdrafts to my checking account through Overdraft Protection service and any item(s) presented against insufficient funds will be returned unpaid with applicable NON-SUFFICIENT FUNDS fees assessed. Additionally, I understand that if I wish to have Overdraft Protection services extended to me in the future, I must meet the eligibility requirements at that time.

Signature: _____

Today's Date: _____

Name: _____

Checking Account: _____