



Member NCUA

CONSENT FORM FOR OVERDRAFT SERVICES

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 overdrafts practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account or line of credit, which may be less expensive than our standard practices. To learn more, call 1-800-642-4014.

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:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

1. ATM transactions
2. Everyday debit card transactions

Overdrafts are paid at our discretion. O Bee Credit Union **does not** guarantee payment transactions.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if O Bee Credit Union pays my overdraft?

Under our standard overdraft practices:

1. We will charge you a fee up to \$30.00 each time we pay an overdraft.
2. There is no limit on the total fees we can charge you for overdrawing your account.

What if I want O Bee 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, call (360) 943-0740, or complete the form below and present it at a branch or mail it to: O Bee Credit Union 3900 Cleveland Ave SE, Tumwater, WA 98501.

Yes, I want O Bee Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____ Account Number: _____