

Our Standard Overdraft Policy

We do authorize and pay overdrafts for the following types of transactions:

- 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 without your consent:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, so we do not guarantee that we will always authorize and pay for any transaction.

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

Is there a fee that I will be charged if your overdraft is paid?

Under our standard overdraft practices:

- We will charge you a fee each time we pay an overdraft. Refer to our fee schedule for the current fee.
- There is no limit per day on the total fees we can charge you for overdrawing your account

What should I do if I want my ATM and debit card overdrafts paid?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call us at 248 619-0440 or complete the form below and present it at a branch or mail it to **2889 E. Maple Rd, Troy, MI 48083**. You can revoke your authorization for the Credit Union to pay these overdrafts at any time by any of the above methods. Your revocation must include your name and account number so we can correctly identify your account.

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 come with your account.
2. We also offer overdraft protection plans, such as a link to another account or a line of credit, which may be less costly 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?

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- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions without your consent.

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, so we do not guarantee that we will always authorize and pay for any transaction.

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

What fees will I be charged if Polish-American Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30 each time we pay an overdraft
- There is no limit per day on the total fees we can charge you for overdrawing your account

What if I want Polish-American Federal 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 248-619-0440, visit our website at <http://www.mypafcu.com>, complete the form below and present it at one of our branches or mail it to 2889 E. Maple Rd. Troy MI 48083. You can revoke your authorization for the Credit Union to pay these overdrafts at any time by any of the above methods. Your revocation must include your name and account number so we can properly identify your account.

_____ I do not want Polish-American Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Polish-American Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number: _____