



# Overdraft Services Form

## 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 a share/savings account or overdraft line-of-credit, which may be less expensive 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?

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

- Share drafts/checks
- Automatic bill payments
- ACH transactions

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

- ATM transactions/withdrawals
- One-time debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

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

### What fees will I be charged if the Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$18.00 (or an amount as disclosed in our fee schedule) each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

### What if I want the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM withdrawals and one-time debit card transactions, complete the section below and mail it to: **Greater Valley Credit Union P O Box 12681 Fresno, CA 93778**. You may also call the Credit Union at **559-233-0867** or toll free at **800-605-GVCU**.

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## Overdraft Services Enrollment

If there are multiple owners on the account in which the ATM/Debit card is issued on, either account owner can request or cancel overdraft services.

- Add** Overdraft Services – I **want** the Credit Union to authorize and pay overdrafts on my ATM withdrawals and one-time debit card transactions. I understand I will be charged fees as listed above. ***I understand I may cancel this coverage at any time by contacting the Credit Union in writing or by telephone.***

Member Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

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

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### Credit Union Use

Received By/Date: \_\_\_\_\_

Updated By/Date: \_\_\_\_\_