



California Adventist Federal Credit Union
1441 E Chevy Chase Drive, P.O.Box 1109, Glendale, CA 91209
(818) 246- 7241; Fx: (818) 240-5809

Email: Operations@sdacreditunion.com; Website: www.sdacreditunion.com

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 savings account, 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:

Checks and other transactions made using your checking account number

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

DEBIT VISA/ATM transactions

Everyday 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 [CAFCU] pays my overdraft?

Under our standard overdraft practices:

We will charge you a fee of up to **\$25.00** each time we pay an overdraft.

Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5 per day.

There is **no limit** on the total fees we can charge you for overdrawing your account.

What if I want [CAFCU] to authorize and pay overdrafts on my DEBIT VISA/ATM and everyday debit card transactions? If you also want us to authorize and pay overdrafts on DEBIT VISA/ATM and everyday debit card transactions, call [818-246-7241], visit [WWW.SDACREDITUNION], or complete the form below and [present it at a branch]; [mail it to: P.o.box 1109, Glendale, CA 91209].

___ I do not want [CAFCU] to authorize and pay overdrafts on my ATM and everyday debit card transactions.

___ I want [CAFCU] to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

[Account Number]: _____]