



# Consent Form for Overdraft Services –ATM & Everyday Debit Card Transactions

## 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 determine whether you have enough money in your account based on the “available balance” and not the “actual balance.” The difference between the “available balance” and the “actual balance” results from the way we (i) credit deposits to your account based on our funds availability policy and (ii) reduce the balance by debits that are pending, but not yet paid. The “available balance” can be less than the “actual balance.” For more details and examples on the “available balance” and the “actual balance,” please see the Overdraft Services Disclosure and the Depository Agreement, both of which are incorporated herein by reference.

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):

- 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 EECU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$34.00** 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 EECU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

By signing this form and checking “yes,” you authorize EECU to authorize and pay overdrafts on your ATM and everyday debit card transactions. If at any time you wish to change your decision, just call our Member Contact Center at (817) 882-0800 or 1 (800) 333-9934, or visit any Financial Center location.

**Yes**, I want EECU to authorize and pay overdrafts on my *ATM and everyday debit card transactions*.

**No**, I do not want EECU to authorize and pay overdrafts on my *ATM and everyday debit card transactions*.

Printed Name: \_\_\_\_\_ Signature: \_\_\_\_\_

EECU Account Number: \_\_\_\_\_ Date: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Last 4 Digits of Social Security Number: \_\_\_\_\_