



(202) 872-3085  
1-800-553-7328  
Fax: (202)872-3262  
www.pepcofcu.org  
Email: pepcofcu@aol.com

701 Ninth Street, NW, Washington, D.C. 20068

**What you Need to Know about Overdrafts and Overdraft Fees**

1. 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 Pepco Federal Credit Union pays my overdraft?**

- . We will charge you a fee of up to \$29.00 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 Pepco federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it at a branch or mail it to:

Pepco Federal Credit Union  
701 Ninth Street, NW Suite EP 6230  
Washington, D.C. 20068  
Phone: 202-872-3085  
Fax: 202-872-3262

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\_\_\_\_ I do not want Pepco Federal credit Union to authorize any pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_ I want Pepco Federal credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

Name: \_\_\_\_\_

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

Account Number: \_\_\_\_\_