

OPT IN 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 loans which may be less expensive than our standard overdraft practices. To learn more, ask us about these loans.

This notice explains our standard overdraft protection practices.

- **What are the standard overdraft practices that come with my account?**

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

1. Checks and other transactions made using your checking account number
2. Automatic bill payments

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

1. ATM transactions
2. 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 the Credit Union pays my overdraft?**

Understand our standard overdraft practices:

- We will charge you a fee of \$22 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 SC National Guard FCU 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 transaction, call (803) 799-1090, toll free at 800-922-6310, visit www.SCNationalGuardFCU.org, or complete the form below and mail it to: SC National Guard FCU, ATTN: Operations Dept., PO Box 9366, Columbia, SC 29290.

 Effective August 15, 2010, I **do** want SC National Guard FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Effective August 15, 2010, I **do not** want SC National Guard FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name

Account Number*

Date

* Please list all applicable accounts.