



IMPORTANT – YOUR RESPONSE IS NEEDED!

Have you ever been at a restaurant or the grocery store and had your debit card declined? We've all been there...that deposit you're expecting hasn't come in yet, or there was a mathematical error in your register. Regardless of the reason, it can be embarrassing, costly, and extremely inconvenient. We can help you avoid this in the future! We can allow that transaction to go through against our member privilege program or by transferring the available money from one of your other accounts.

It's simple; just let us know you'd like us to!

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. This service saves you the embarrassment and inconvenience of a returned item, a returned item fee, as well as a fee that merchants may charge you for items returned to them.

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

After August 15, 2010, we will 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 Greater Springfield CU pays my overdraft?

Under our standard overdraft practices:

- We will charge you \$2 if we pay the overdraft by transferring available funds from one of your other accounts.
- We will charge you a fee of up to \$25 each time we pay an overdraft (which is considerably less than other banks and credit unions).

How do I authorize Greater Springfield CU to 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 transactions, call (413)782-3161, email us at info@grscu.org, or complete the form below and return it to GRSCU at 1030 Wilbraham Road, Springfield, MA 01109.

___ I **want** GRSCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Signature: _____

Account Number: _____