



REVOCATION OF CONSENT FORM for Overdraft Services

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 cover the transaction rather than decline it.

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 by **opting-in** on the form below:

- Everyday Debit Card transactions
- ATM 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.

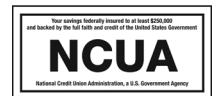
What fees will I be charged if Total Choice pays my overdraft?

Under Total Choice standard overdraft practices:

- We will charge you a fee of \$35 each time we pay an overdraft.
- Unlike other institutions, we do NOT charge you a fee on each day your account remains overdrawn.

What if I want to REVOKE my earlier authorization for Total Choice FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want to revoke your earlier authorization to pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it at any branch or mail it to: Total Choice Federal Credit Union, P. O. Box 560, Hahnville, LA 70057-0560, or visit www.totalchoicefcu.com for a form that can be printed and mailed or faxed to 985-783-2905.



_____ I want to REVOKE my earlier granted authorization for Total Choice Federal Credit Union to pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Signed Name: _____

Date: _____ Account No.: _____

Please retain a **COPY** of this as our confirmation notice.

