



IMPORTANT NOTICE REGARDING YOUR SHARE DRAFT (CHECKING) ACCOUNT!

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 you have made, but we may 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 plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices.

This notice explains our standard overdraft practices and our overdraft protection plans

➤ **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 Community Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** 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 Community Credit Union 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 transactions, call 256-543-7302 or 1-800757-7302 or complete the form below and either present it to us at one of our 9 locations or mail it to: Community Credit Union, Attn: Phyllis, 3512 US Hwy 431, Albertville, AL 35951.

_____ I **do not** want Community Credit Union to authorize and pay overdraft on my ATM and everyday debit card transactions.

_____ I **want** Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number _____