



# Casebine Community Credit Union

## Main Office:

2115 Des Moines Avenue  
Burlington, Iowa 52601  
Phone: (319) 752-3476 or 800-242-3476  
Fax: (319) 752-0578  
Available 24/7: [www.casebine.com](http://www.casebine.com) and/or  
Voice Response: 800-861-5457

## West Branch Office:

313 East Agency Road, Suite, 1  
West Burlington, Iowa 52655  
Phone: (319) 752-8745  
Fax: (319) 752-8762

## 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 plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

### 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 Casebine Community Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25** 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 Casebine Community 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, call 319-752-3476 or 319-752-8745, visit [www.casebine.com](http://www.casebine.com), or complete the form below and present it at either of our locations, mail it to: 2115 Des Moines Avenue, Burlington, Iowa 52601.

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\_\_\_\_\_ I want Casebine Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_ Signature \_\_\_\_\_

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

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