



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, whether or not we pay the transaction. We can cover your overdrafts in two different ways:

- We have standard overdraft practices that include an Overdraft Protection Line of Credit.
- We also offer other alternatives, such as a link to a savings account, which may be less expensive than a traditional Overdraft Protection Line of Credit. To learn more, ask us about these plans.

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

We do not authorize and pay overdrafts for the following types of transactions, unless funds are available under one of the plans listed above*:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- ATM transactions
- Everyday debit card transactions

*In certain circumstances, pending Debit card authorizations, unavailable funds and clearing checks (before a pending Debit charge is processed) may cause an overdraft. However, our typical practice is to decline a debit charge where funds are unavailable.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. However, you will be charged an overdraft fee whether or not we pay a transaction, if funds are unavailable.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Aurora Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$27** 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 Aurora Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions, if funds are available under one of the plans listed above?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, if funds are available under one of the plans listed above, call 303-755-2572, visit www.auroracu.com, or complete the form below and mail to 6 Abilene St Attn: Overdraft Opt-In Aurora, CO 80011:

-
- I do not want Aurora Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions, even if funds are available under one of the plans listed above.
 - I want Aurora Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions, if funds are available under one of the plans listed above.

Printed Name: _____

Date: _____

Account Number: _____