



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 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 may 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 Idaho Advantage Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25.00** each time we pay an overdraft.
- There is no limit on the total fees we may charge you for overdrawing your account, the total of the fees charged will be determined by the number of overdraft items.

What if I want Idaho Advantage 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 208-327-3445, visit www.idacu.org, or complete the form below and return it to any branch, or mail it to 10536 Emerald, Boise, ID 83704.

_____ I do not want Idaho Advantage Credit Union to authorize and pay *overdrafts on my ATM and everyday debit card transactions*. I understand that my debit card will be declined when there are insufficient funds in my account for a purchase. I also understand that overdraft ACH and check items will still be covered up to \$500.00 with a \$25.00 Courtesy Pay fee per transaction.

_____ I want Idaho Advantage Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand that there will be a \$25.00 Courtesy Pay fee per transaction.

_____ I do not want Idaho Advantage Credit Union to authorize and pay ANY overdraft items on my account. I understand that my overdraft checks and ACH items will be returned and charged a \$25.00 NSF fee per transaction, and my debit card will be declined when there are insufficient funds in my account for a purchase.

Printed Name: _____ Signature: _____

Date: _____ Account Number: _____ Suffix: _____

If you opt in to overdraft protection, you always have the option to revoke it by signing a new form.