ADVENTHEALTH CREDIT UNION
351 SOUTH STATE ROAD 434.
STE 1009
ALTAMONTE SPRINGS, FL32714
407-303-1527

What You Need to Know about Overdraft 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 practices. To learn more, ask us about these plans.**

This notice explains our standard overdraft practices.

Standard Overdraft Practices

We DO authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payment

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.

lfwe do NOT authorize and pay an overdraft, your transaction will be declined.

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

Under our standard overdraft practices:

- We will charge you a fee ofup to $30.00 each time we pay an overdraft.
- The negative balance on the account must be satisfied within 30 calendar days.
- There is no limit on the total fees we can charge you for overdrawing your account.

Please select the Courtesy Pay option you wish to apply to your account. Only select one option from the list. Your choice will go into effect 90 days after your account has been openecf.

☐ I do NOT want any Courtesy Pay coverage on my account. I understand the credit union will return any overdrafts I/we may authorize. I understand that I/we will be charged an overdraft fee as well as possible fees imposed by merchants and collection agencies.

☐ I would like Courtesy Pay coverage on my account for items resulting in an overdraft including everyday debit card transactions, ATM transactions, automatic bill payments, checks and other items using my AHCU account number.

x _____ _____

Member Name (Print &Sign) Date

x _____ _____

Joint Name (Print &Sign) Date

*Whether your overdraft will be paid is at AHCU's discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account has reached the $500 allowable negativity limit, or your account has been removed from Courtesy Pay for the Debit Card program, abuse, or negativity extending past the allowable 30 calendar days. *An insufficient funds fee of $30 (each time) may be imposed for covering overdrafts created by check, debit card transactions, ATM transactions, or other electronic means. **Restrictions apply. Limited by Regulation D. Refer to your Membership Account Agreement for details.

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