

OMAHA FIREFIGHTERS CREDIT UNION

IMPORTANT NOTICE REGARDING YOUR OVERDRAFTS AND OVERDRAFT SERVICES

An overdraft occurs when you do not have enough money in your account to cover a transaction. As a service, we can cover your overdrafts in two different ways:

1. We have Overdraft Advance courtesy pay that comes with your account.
2. We also offer overdraft protection plans, such as a link to a share (savings) account, which may be less expensive than Overdraft Advance. In most cases, this is already active on your account. Available funds in a share (savings) account will be accessed before the Overdraft Advance is activated. The learn more or to verify your account setup, ask us about the options available.

What are the procedures for Overdraft Advance if my account is overdrawn?

We do pay overdrafts for the following types of transactions up to your established Overdraft Advance Limit:

- 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 sign an Overdraft Services Opt-In form:

- ATM transactions
- Everyday debit card transactions

Overdraft Advance coverage will be available at our discretion, which means we do not guarantee that we will always authorize or pay any type of transactions.

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

What fees will I be charged if I overdraft my account?

If we pay the transaction with Overdraft Advance, you will be charged \$27.00 per transaction.

If we do not pay the transaction with Overdraft Advance, you will be charged \$27.00 per transaction, plus you may be subject to penalties from the merchant.

- There is no limit to the number of total fees we can charge you for overdrawing your account.
- Overdraft items will be posted in accordance with Omaha Firefighters Credit Union existing checking account procedures.

What if I want Omaha Firefighters Credit Union to handle my ATM and everyday debit card transactions as we do today by authorizing and paying overdrafts on my ATM and everyday debit card transactions after July 1, 2010?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions after July 1, 2010, call 402-894-5005 or complete the form below and return it to the credit union office or mail to 4630 S 143 St, Omaha NE 68137.

Overdraft Services Opt-In for ATM and one-time debit card transactions

Fax, bring or mail this for to Omaha Firefighters Credit Union

_____ I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions

_____ I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions

Name: _____

Account Number(s) _____

Signature: _____
