



P.O. Box 26406
 Oklahoma City, OK 73126
 405/682-1990
 1-800-448-1990

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 may come with your account.
2. We also may offer overdraft protection plans, such as a link to another account that may be less expensive or from a line of credit versus our standard overdraft fee of \$25. To learn more, contact a Financial Services Representative.

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
- Recurring debit card transactions after August 15, 2010

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time 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 True Sky 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 True Sky 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, complete the form below and mail to: P.O. Box 26406, Attn: Member Services, Oklahoma City, OK 73126-0406. The form can also be found at www.TrueSkyCU.org and can be dropped off at any of our seven convenient locations.

I want TRUE SKY Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I **do not** want TRUE SKY Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name _____

Date _____

Member Number _____

For Credit Union Use Only:

Account Number:

Opened By:

Date:

Branch: