



771 Ocoee St.
Copperhill, TN 37317
(423) 496-3812

85 Orvin Lance Dr.
Blue Ridge, GA 30513
(706) 632-4888

Overdraft Consent Form ATM and One-Time Debit Card Transactions

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 checking account. (See below and our Overdraft Privilege Disclosure in your Master Account Agreement)
2. We also offer overdraft protection plans, such as a link to a share/savings account or overdraft line-of-credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

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

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 either be declined or returned (depending on the type of transaction, please see the current Fee Schedule).

We do authorize and pay overdrafts (at our discretion) for the following types of transactions:

- ❖ Share drafts/Checks and other transactions made using your checking account number
- ❖ Automatic bill payments
- ❖ ACH transactions

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

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

Under our standard overdraft practices:

- ❖ We will charge you a fee of up to **\$35.00** 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 the Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

Simply let us know. You can fill out the form below and mail it in or contact us at the information provided above. If you authorize us to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at anytime.

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, complete the section below and mail it to: Copper Basin Federal Credit Union • 771 Ocoee Street • Copperhill, TN 37317 or call 423-496-3812.

Authorization

<input type="checkbox"/> I do not want the Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.	
<input type="checkbox"/> I want the Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.	
Member Name	Member Number

Member Signature	Date
X	

Employee Signature (for requests taken over phone)	Date and Time Request Received	Date Notice Mailed
X		