

CONSENT FORM FOR OVERDRAFT SERVICES

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 offer an overdraft protection plan that links to a savings account and will transfer available funds to cover the overdraft.
- 2) We also offer a standard overdraft protection plan.

This notice explains our standard overdraft practices.

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

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

- Checks and other transactions made using your checking account number

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

- 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 Wabelco FCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$25.00 each time we pay an overdraft
- We will charge you a fee up to \$5.00 each time we transfer money from you savings account.
- There is no limit on the total fees we can charge you for overdrawing your account

What if I want Wabelco FCU to authorize and pay overdrafts on my ATM and every day debit card transactions?

If you want us to authorize and pay overdrafts on ATM and every day debit card transactions, complete and present a consent form at Wabelco FCU or submit the form below to:

Wabelco Federal Credit Union
1277 Park Avenue
Washington, Pa. 15301

 I want Wabelco FCU to authorize and pay overdrafts on my ATM & everyday debit card transactions.

I do NOT want Wabelco FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Primary Account Holder:

Secondary Account Holder:

Printed Name: _____

Printed Name: _____

Date: _____

Date: _____

Account Number(s): _____

Signature: _____

Signature: _____