Catholic & Community
CREDIT UNION
1109 Hartman Lane • Shiloh, IL 62221
618.233.8073

OVERDRAFT SERVICES CONSENT

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 account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

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 (such as ACH) made using your checking account number.
- Automatic bill payments

After August 15th, 2010, we will not authorize and pay overdrafts for the following types of transactions *unless you ask us* to:

- ATM transactions
- Everyday debit card transactions (for example, point-of-sale, telephone, and Internet sale)

We pay overdrafts at our discretion, taking into account an overdraft privilege limit that we establish for each account. However, this means that 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 Catholic & Community Credit Union pays my overdraft?
Under our standard overdraft practices:

- We will charge you a fee up to **$22.00** 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 Catholic & Community 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, visit our web site **www.catholicandcommunitycu.com** or complete the form below and give it to an employee in our office or mail it to 1109 Hartman Lane, Shiloh, IL 62221 or call us at 618.233.8073.

☐ I **want** Catholic & Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ I **do not** want Catholic & Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. (If you select this option, it will not take effect until August 15, 2010.)

Printed Name:_____ Date:_____

Account Number(s):_____

Signature:_____

If this form is not returned, we must assume that you DO NOT WANT Overdraft Protection to cover your ATM and everyday debit card transactions. This service will then be removed effective August 15, 2010.

YOU MAY CHANGE OR REVOKE THIS CONSENT AT ANY TIME BY NOTIFYING US.

For CCCU Employee use only:
If completed by phone: Date: _____ Time: _____ Employee: _____
Confirmation Sent: Date: _____ Employee: _____