

US Federal Credit Union

Form A-9: Debit Card Overdraft Privilege

Member Number (Office Use Only)

An **overdraft** occurs when you do not have enough available funds in your checking account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **Overdraft Privilege** that comes with your account. See our Overdraft Privilege Disclosure for complete details on this service.
2. We also offer a ReadyCash Line of Credit, which may be less expensive than our Overdraft Privilege service – Ask to learn more.

This notice explains our Overdraft Privilege service.

What is Overdraft Privilege that comes with my account?

If you're checking account is in good standing, we authorize and pay overdrafts on the following types of transactions:

- Checks and other transactions made using your checking account, such as ACH payments
- Automatic bill payments

As required by federal regulation, after August 14th, 2010 we will not authorize and pay overdrafts for everyday debit card transactions (Debit Card Overdraft Privilege) unless you ask us to. (see below)

We pay for 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 US Federal Credit Union pays my overdraft?

- Under our Overdraft Privilege and Debit Card Overdraft Privilege program we will charge you a **\$31 fee** each time we pay an overdraft.
- Effective August 15th, 2010, under our Overdraft Privilege and Debit Card Overdraft Privilege programs we will charge you a fee each time we pay an overdraft, calculated as follows:

OVERDRAFT FEES	
Items per year*	Fee per item
1-2	\$19
3-5	\$31
6+	\$33

*Fee is determined by the total number of overdrafts within the previous 12-month period. Fees charged for Debit Card Overdraft Privilege services will be limited to 10 per day.

What if I want US Federal Credit Union to authorize and pay overdrafts on my everyday debit card transactions?

If you also want US Federal to authorize and pay overdrafts on everyday debit card transactions, you will be enrolled in our Debit Card Overdraft Privilege program.

Opt-in to Debit Card Overdraft Privilege:

COMPLETE BELOW FORM and RETURN TO:

US Federal Credit Union Any full-service
Attn: Member Service Center branch location
1400 Riverwood Drive
Burnsville, MN 55337

OR

CALL:

(952) 736-5000 or 1 800 345-2733

___ I want US Federal Credit Union to authorize and pay overdrafts on my everyday debit card transactions, effective 8/15/10.

First name Middle Last Member number

X

Primary Member Signature (Required)

Date