

CENTEX CITIZENS CREDIT UNION

Overdraft Service Options

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

What are standard overdraft practices (Courtesy Pay) 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
- Automatic bill payments

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

1. ATM transactions
2. 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. However, in some situations, we may decide to pay the overdraft and not charge a fee.

What fees will be charged if Centex Citizens Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$ 125.00 each time we pay an overdraft
- There is a limit of \$ 100.00 per day on the total fees we can charge you for overdrawing your account.

What if I want Centex Citizens Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions call 254-562-9296, visit myowncu.cm overdraft protection pay under notices, or complete the form below and return it to any CCCU branch or mail to: CCCU P.O. Box 1252, Mexia TX 76667-1252

I want CCCU Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions against my CCCU checking account. I understand that I have an ongoing right to revoke this consent at any time.

Printed Name _____

Signature _____

ACCOUNT NUMBER _____

DATE _____