



Idaho Central Credit Union

What You Need to Know about Overdrafts and Overdraft Fees

As set forth more fully in your Account Agreement, an overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Idaho Central CU 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 or line of credit, which may be less expensive than our standard overdraft practices. Contact us to learn more about these options.

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
- Automatic bill payments

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

- ATM Transactions
- Everyday debit card transactions

Idaho Central CU pays 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 your debit card or ATM overdraft, your transaction will be declined.

What fees will I be charged if Idaho Central CU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$24.94 each time we pay an overdraft.
- As a courtesy, we do limit the total number of fees for overdrawing your account to five (5) per day.

What if I want Idaho Central CU 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 us at 1-800-456-5067. You may also complete the information below and bring it to your nearest ICCU location or mail it to Idaho Central Credit Union, PO Box 2469, Pocatello, ID 83206, or fax it to 208-239-3049.

Please Note the Effective Date of your Decision

Your Opt-In decision provided below which reflects your overdraft preference for one-time debit card and ATM overdrafts will be effective within 24 hours of processing your request.

Please note that you may reinstate or revoke your Opt-In decision at any time.

I do want Idaho Central CU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want Idaho Central CU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Date: _____

Member Number: _____

Account Number: _____