

	<p><b>St. Charles Main Office</b>  5839 Ridge Road  Parma, OH 44129  440-886-2558  fax 440-886-0602</p>
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## 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 standard overdraft practices that come with your account
2. We also offer overdraft protection plans, such as 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 courtesy overdraft privilege.

➤ **What are the courtesy overdraft privileges that may 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
- Recurring debit card transactions

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 Unity Catholic Federal Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$25.00 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 Unity Catholic Federal 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, call 440-886-2558 or toll-free 888-815-6571, visit [www.unitycatholiccu.org](http://www.unitycatholiccu.org), or complete the form below and present or mail it to:

**Unity Catholic Federal Credit Union**  
**5839 Ridge Road**  
**Parma, OH 44129**

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**You have the right to revoke your decision at any time.**

I want Unity Catholic Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want Unity Catholic Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_ Account Number(s): \_\_\_\_\_