Harris County
FEDERAL CREDIT UNION

An overdraft occurs when you do not have 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 have 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 made using your checking account number
· Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):
· 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 Harris County Federal CU pays my overdraft?**

Using our standard overdraft practices:
· We will charge a fee 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 Harris County Federal CU 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, contact a member services representative at 866-398-1903 or complete the form below and return it to the credit union by mail to 1400 Franklin St, Houston TX 77002 or fax to 713-755-8982.

☐ I do not want Harris County Federal CU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ I do want Harris County Federal CU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

DATE: _____ ACCOUNT NUMBER: _____

NAME: _____ SIGNATURE: _____