



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 that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, or a personal line of credit which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans. Certain restrictions apply for the personal line of credit.

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 Georgia Heritage FCU pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$_____ 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 Georgia Heritage FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

You must “opt-in” by one of the following methods:

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| <p>By Phone Our Member Service Officers will be happy to assist you if you prefer to Opt-In or revoke an earlier request by phone. Call: (912) 236-4400 or Toll-Free at 1-800-442-8877</p> | <p>By Mail or Fax If you prefer to Opt-In or revoke an earlier request by mail, please print this form and mail/fax it to: Georgia Heritage FCU P.O. Box 1920 • Savannah, GA 31402 Fax: (912) 629-4055</p> | <p>In Person Sometimes you want to talk to someone face-to-face. Please visit one of our branches and ask a Member Service Officer to help you decide which plan is best for you.</p> |
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I want Georgia Heritage FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want Georgia Heritage FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Account Owner's Name

Account Owner's Signature

Account Number

Date

Completed forms can be returned by fax, mail, or be hand delivered to one of our branches.
➤ Fax • (912) 629-4055
➤ Mail to • GHFCU Member Services, PO Box 1920, Savannah, GA 31402

Georgia Heritage Federal Credit Union • PO Box 1920 • Savannah, GA 31402 • 912-236-4400