



OPT IN AUTHORIZATION FOR ATM/ONE-TIME DEBIT TRANSACTIONS

What You Need To Know About Overdraft Protection and Overdraft Fees

A non-sufficient fund (NSF) occurs when you do not have enough money in your account to cover a transaction and the item is returned to the payee/merchant. An NSF fee may be assessed when an item is returned and additional merchant fees may apply.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we authorize and pay it anyway. We can cover your overdrafts in several different ways:

1. Our standard overdraft practices that come with your account.
2. Overdraft protection using available funds in your savings account, which is less expensive than our standard overdraft practices. To learn more about this service, you can contact a WFCU member representative.

This notice explains the standard overdraft practices that come with your account.

What Are The Standard Overdraft Practices That Come With Your Account?

Our Standard Overdraft Practice is to allow qualified members to overdraw their account using Courtesy Pay funds. We do currently and will continue to authorize and pay overdrafts for qualified members for the following types of transactions:

- Checks and other recurring transactions made using your checking account number
- Automatic bill payment transactions

We **will 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 and appropriate fees may apply.

What fees will I be charged?

- We will charge you a fee of up to \$7.00 each time we transfer funds from a savings account you have with us.
- We will charge you a fee of \$40.00 each time we pay an overdraft
- We will charge you a fee of \$40.00 each time we return an NSF item and additional merchant fees may apply

There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Wheatland Federal Credit Union to authorize and pay overdrafts on my ATM and everyday Debit Card transaction?

If you want us to authorize and pay these transactions you may complete the form below and bring it to any of our offices; mail it to 611 Centerville Rd, Lancaster, Pa 17601, fax it to 717 898-9658; or contact a Member Service Representative at 717 898-7673 or 800 527-5140.

Wheatland Federal Credit Union Overdraft Opt In Authorization

Name: _____ Account Number: _____ Date: _____

I want WFCU to authorize and pay overdrafts on my ATM withdrawals and everyday debit card transactions. I understand that I have the right to revoke my election at any time by contacting WFCU.

Office Use Only

Member called in authorization by phone _____ Teller _____ Date _____
Confirmation letter sent _____ Date _____