



Courtesy Pay Form

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 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 and a signature line of credit, 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, if applicable, 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, such as debit card purchases made at retail or grocery stores

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 Avadian Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$30.00** 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 Avadian 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 1.888.AVADIAN (1.888.282.3426), visit www.avadiancu.com, or complete the form below and return it to your local branch or mail it in the enclosed postage-paid envelope to: Avadian Credit Union, P.O. Box 360287, Birmingham, AL 35236-0287.

- Yes, I want Avadian Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- No, I do not want Avadian Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number: _____ Checking Account ID: _____

Signature: _____

For Staff Use Only:

Employee's Name: _____ Date: _____
(please print)

The credit union is federally insured by the National Credit Union Administration.
Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.