

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when the available balance in your checking account is insufficient 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 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, offered through our Courtesy Pay Program.

➤ What are the standard overdraft practices that come with Courtesy Pay?

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 type of transactions unless you ask us to (see below):

- 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 Golden 1 Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$20.00** each time we pay an overdraft.
- There is a maximum of two (2) Courtesy Pay Fees per day we can charge you for overdrawing your account.
- Courtesy Pay fees will be waived on transactions that use **\$10.00** or less of Courtesy Pay per transaction.

➤ What if I want Golden 1 Credit Union to authorize and pay overdrafts on my everyday debit card transactions?

If you also want us to authorize and pay overdrafts on everyday debit card transactions, call **1-877-GOLDEN 1 (1-877-465-3361)**, fax the Courtesy Opt-In Request form to us at **(916) 732-2910**, visit **golden1.com/DebitOverdraft**, or complete the form below and present it at a branch or mail it to Golden 1 Credit Union, P.O. Box 15966, Sacramento, CA 95852-0966.

I want Golden 1 Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number: _____