

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, which may be less expensive than our standard overdraft practices. To learn more, ask 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):

- 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 Millstream Area Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee up to **\$35** 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 Millstream Area 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 **after August 15, 2010**, call 419-422-5626, visit www.millstreamcu.com, or complete the form below and mail or bring it to one of the following addresses:

West Office

1007 Western Avenue
Findlay, Oh 45840

North Baltimore Office

214 North Main Street
North Baltimore, Oh 45872

_____ I do not want Millstream Area Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

_____ I want Millstream Area Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

Member Signature: _____

Printed Name: _____

Date: _____

Account Number: _____

Employee Number: _____