

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, such as a link to a savings account.
2. We also offer an overdraft protection plan. To learn more, ask us about this plan.

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.

After July 1 2010, 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

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 Huntingtonized FCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25** 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 Huntingtonized FCU 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 304-528-2400 or 304-272-3400, **or** complete the form below and present it at our Huntington or Wayne offices or mail it to: **Huntingtonized FCU, 481 8th Ave W, Huntington WV 25701**

I want Huntingtonized FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____ Dated: _____

Account Number: _____