



Family First Credit Union

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 practices (Overdraft Privilege)** that may come with your account after 90 days of activity.
2. We also offer **overdraft protection plans**, such as a link to a share account at no cost to you. Available funds in a share account will be accessed before Overdraft Privilege is activated. To learn more, please contact either of our offices, Hapeville Office 404-768-4980 or Roswell Office 770-667-8114.

This notice explains our **standard practices (Overdraft Privilege)**.

What are the **standard practices (Overdraft Privilege)** that come with your account after 90 days of activity?

We do authorize and pay overdrafts for the following types of transactions based on the available balance in your checking account.

- 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):

- 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 Family First Credit Union pays my overdraft?

Under our standard overdraft practices (Overdraft Privilege):

- We will charge you a fee of **\$32.00** 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 Family First 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 (404)768-4980 or (770)667-8114, visit www.ffcuga.org, or complete the form below and present at one of our locations, fax (404) 768-5496, or mail to: (3604 Atlanta Avenue, Hapeville, GA 30354)



Overdraft Services option for ATM and one-time debit card transactions
Fax, bring, or send this form to Family First Credit Union.

_____ **(Opt-Out option)** I do not want Family First Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ **(Opt-In option)** I want Family First Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature _____

Member Number: _____

Date: _____