

Dear Directions Credit Union Member:

An overdraft occurs when you do not have enough money, based on the available balance of 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 we call courtesy pay.
2. We also offer **overdraft protection plans**, such as a link to a savings account or a line of credit, which may be less expensive than our standard overdraft practices.

What are the standard overdraft/courtesy pay practices that come with my personal account?

We DO authorize and pay overdrafts for the following types of transactions:

- ▶ Checks written from your checking account
- ▶ Automatic payments from checking

We can NOT authorize and pay overdrafts for the following unless you ask us to:

- ▶ 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 an overdraft, your transaction will be declined.**

What fees will I be charged if Directions Credit Union pays my overdraft?

Under our standard overdraft/courtesy pay practices for personal accounts:

- ✓ We will charge you a fee of up to \$27.50 each time we pay an item that overdrafts the account and forces courtesy pay.
- ✓ There are no daily limits to the total number of items that can overdraw your account.

What if I want Directions Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions so I am not declined?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the information below and email to optin@directionscu.org or simply mail in the form below to **200 N. Saint Clair Street, Toledo, OH 43604**.

You can also call our Member Call Center at **1.888.508.2228** to authorize, change, or revoke consent to your overdraft agreement.

Simply check and fill-in the information below and then submit to optin@directionscu.org

☐ **YES**, I do want Directions Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. I will not be charged unless I use the service.

☐ **NO**, I do not want Directions Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

NAME:	
DATE:	LAST FOUR DIGITS OF DIRECTIONS ACCT NO:
SIGNATURE:	