



P.O. Box 15038
Pittsburgh, PA 15237
(412) 369-3800

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 offer 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 us 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 will not authorize and pay overdrafts for the following types of transactions without your consent:

- ATM transactions with a debit card
- **Everyday debit card transactions**, such as gas and grocery purchases

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 OMEGA Federal Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** 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 OMEGA Federal Credit Union to authorize and pay overdrafts on my ATM debit card withdrawals and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on debit card ATM withdrawals and everyday debit card transactions, call (412) 369-3800, send us an e-mail: atm-debit@omegafcu.com or complete the form below and bring it to any OMEGA FCU branch or mail it to: Attn: Debit Card Dep't, P.O. Box 15038, Pittsburgh, PA., 15237.

Please note that your selection will become effective immediately.

You have the right to revoke your decision at any time.

I want OMEGA Federal Credit Union to authorize and pay overdrafts on my debit card ATM withdrawals and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number(s): _____

Signature: _____

