



WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES
OVERDRAFT PRIVILEGE PROGRAM: STANDARD & EXTENDED COVERAGE

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 Auto Transfer a link to another share or a Checking Line of Credit, which may be less costly 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
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 Polish & Slavic Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you ODP Fee of up to \$29 each time we pay an overdraft if your personal/sole proprietor account is overdrawn more than \$5
There is no limit per day on the total NSF Fees we can charge you for overdrawing your account. For personal/sole proprietor account, there is a limit of Max 5 ODP Fees (\$145) per day that will be charged.

What if I want PSFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions (Extended Coverage)?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1.855.PSFCU.4U (1.855.773.2848), visit our website at www.psfcu.com, or email us at contact@psfcu.net. You can revoke your authorization for PSFCU to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and the last 4 digits of your account number so that we can properly identify your account.

I do not want PSFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

Printed Name: _____

Date: _____

Account Number: _____