



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. After Overdraft Protection transfers all available funds, if there are still insufficient funds to cover the transaction, we may pay the transaction with Courtesy Pay. For eligible members, Courtesy Pay may pay the transaction and create a negative balance in your account.
2. We offer **overdraft protection plans** (e.g., a link to savings, money market, or line of credit), 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 on my account?

If you have Courtesy Pay for your checking account, we may authorize and pay the following types of transactions:

- Checks and other transactions made using your checking account
- Bill Payments
- ACH and automatic debit transactions

We do NOT authorize and pay overdrafts for the following types of transactions unless you ask us to:

- Everyday debit card transactions, including point-of-sale (POS) transactions, whether authorized by PIN or signature.

We do NOT authorize and pay overdrafts for the following types of transactions:

- ATM transactions (i.e., cash withdrawals)

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 Eagle CU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee up to \$28 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 Eagle CU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on everyday debit card transactions:

- Call (949) 588-9400 or (800) EAGLE-CU; or
- Complete this form and bring it to any branch, or mail it in using the enclosed envelope.

I do NOT want Eagle CU to authorize and pay overdrafts on my everyday debit card transactions.

Account Number _____

Name (printed) _____

I WANT Eagle CU to authorize and pay overdrafts on my everyday debit card transactions.

Signature _____

Date _____