

## 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.
2. We also offer overdraft protection plans, such as a link to your savings account or a 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 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.

After August 15, 2010, we will 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 Community Healthcare Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge a fee of up to \$30 each time we pay an overdraft

➤ **What if I want Community Healthcare Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to pay overdrafts on ATM and everyday debit card transactions, call us at (860)643-3420 or toll free at 1-866-283-3420, or complete the form below and drop it off at any one of our offices, mail it to: CHCU, Inc. 48 Haynes St, Manchester, CT 06040 or fax it to us at (860)643-3049 or scan & email it to us at [info@chcu.org](mailto:info@chcu.org).

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Yes \_\_\_\_\_ No \_\_\_\_\_ I want Community Healthcare Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Numbers: \_\_\_\_\_

Signature: \_\_\_\_\_