



CREDIT UNION ONE OF OKLAHOMA

OVERDRAFT OPT-IN/OUT FORM

What do 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 ways:

- 1. We have standard overdraft practices that may come with your account.
2. We also may offer overdraft protection plans, 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 do 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 Credit Union One pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30.00 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 Credit Union One to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and return to a Member Experience Specialist, or mail to:

Credit Union One of Oklahoma
P.O. Box 53005
Oklahoma City, OK 73152

Please check only one option:

- [] I DO NOT want Credit Union One to authorize and pay overdrafts on my ATM and everyday debit card transactions.
[] I WANT Credit Union One to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please fill in all the information below:

Signature

Account Number

Printed Name

Date