



Opt In/Opt Out Overdraft Consent Form

An overdraft occurs when you do not have enough money in your account to cover a debit card transaction, but we pay it anyway. We can cover your overdraft in two different ways:

- We have a **Standard Overdraft Practices** that come with your account.
- We also offer **Overdraft Protection Plan** such as a link to a savings account which may be less expensive than our standard overdraft practices.

Standard Overdraft Practices

1. We **DO** authorize and pay overdrafts for the following:
 - Checks and other transactions made using your checking account number.
 - Automatic Bill Payment

If you do not have enough money in your account, we will charge you an overdraft fee of \$35.00.
2. We **DO (You Opt In) and We DO NOT (You Opt Out)** authorize and pay overdrafts for the following unless you ask as to:
 - ATM transactions.
 - Every day 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.

If you Opt In and authorize DC Credit Union to pay overdrafts on your ATM and everyday debit card transactions.

- We will charge you a fee of **\$35.00** each time we pay an overdraft.
- There is a **NO** limit on the total of fees we can charge you for overdrawing your account.

I **DO NOT want** DC Credit Union to authorize and pay overdrafts on my ATM and everyday card transactions. **Opt Out**

I **DO want** DC Credit Union to authorize and pay overdraft on my ATM and every day debit card transactions. I will be charged \$35 each time DC Credit Union pays an overdraft. **Opt In.**

Member Full Name: _____ Account #: _____

Address: _____

Cell phone: _____ email: _____

Signature: _____ Date: _____

PLEASE CALL 887-784-5551 OR EMAIL TO INFO@DCCREDITUNION.COOP