Eaton Family
CREDIT UNION, INC.

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 offer standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as link to a savings account, 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:
- ATM transactions.
- Everyday debit card transactions.

We pay overdrafts at our discretion which means we do not guarantee 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 Eaton Family Credit Union pays my overdraft?**
Under our standard overdraft practices:
- We will charge you a fee of up to $27.50 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 Eaton Family Credit Union 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, call 216-920-2000, visit EatonFamilyCU.com, fax 216-920-2030, email member@EatonFamilyCU.com, present or mail to:

Eaton Family Credit Union
333 Babbitt Road
Euclid, Ohio 44123

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You have the right to revoke your decision at any time.

☐ I want Eaton Family Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ I do not want Eaton Family Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Date: _____ Account Number(s): _____

Printed Name: _____

Signature: _____