GREATER TEXAS CREDIT UNION AGGIELAND CREDIT UNION

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough available funds in your account to cover a transaction at the time it is presented to us for payment, but we pay it anyway. We can cover your overdrafts in different ways:

We have Automatic Overdraft Protection services which use funds from a designated savings or line of credit account in order to cover your overdrafts. (*See current fee schedule*) To learn more about Automatic Overdraft Protection, ask a credit union representative for more information.

We also offer Standard Overdraft Privilege and Enhanced Overdraft Privilege which are services that come with or are available for your account. These services have fees associated with their use.

This notice explains our Standard Overdraft Privilege and Enhanced Overdraft Privilege services.

What are the Overdraft Privilege and Enhanced Overdraft Privilege services that are available to me?

Standard Overdraft Privilege comes with your account when you qualify. With Overdraft Privilege, we do authorize and pay overdrafts for the following types of transactions:

- *Checks*
- *ACH Transactions*
- *Automatic Bill Payments*
- *Electronic Checking Account Transactions*

Enhanced Overdraft Privilege is also available but does not come with your account automatically when you qualify for Overdraft Privilege. You must tell us if you want this service. For Enhanced Overdraft Privilege, we will authorize and pay overdrafts for the following types of transactions if you opt in (see below):

- *Everyday Debit Card Transactions*
- *ATM Card Transactions*

We pay overdrafts at our discretion regardless of which Overdraft Privilege service you use, which means we do not guarantee that overdrafts caused by any of the types of transactions listed above will be authorized and/or paid. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if the credit union pays my overdraft?

Under our Overdraft Privilege and Enhanced Overdraft Privilege services:

- *We will charge you a fee of $32.00 each time we pay an overdraft. (see current fee schedule)*
- *There is no limit on the total fees we can charge you for overdrawing your*

What if I want the credit union to authorize and pay overdrafts on my ATM and everyday Debit Card transactions with Enhanced Overdraft Privilege?

If you want us to authorize and pay overdrafts on ATM and everyday Debit Card transactions with Enhanced Overdraft Privilege service, complete the form below and present it at a branch office or mail it to 12544 Riata Vista Circle, Austin, TX 78727. **You May Opt Out** of the Overdraft Privilege or Enhanced Overdraft Privilege service at any time by calling (800) 749-9732 or writing to us at the address above.

☐ I **want** Greater Texas/Aggieland Credit Union to authorize and pay overdrafts on my ATM and everyday Debit Card transactions. **(Opt into Enhanced Overdraft Privilege)**

☐ I **do not want** Greater Texas/Aggieland Credit Union to authorize and pay overdrafts on my ATM and everyday Debit Card transactions. **(Opt out of Enhanced Overdraft Privilege)**

Printed Name: _____ Signature: _____

Account Number: _____ Date: _____

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