



Overdraft Service Options

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 (Courtesy Pay) that come with your account.
2. We also offer overdraft protection plans, such as a link to a SAFE savings account, money market account, or credit card, 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 (Courtesy Pay).

What are the standard overdraft practices (Courtesy Pay) 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
- Recurring transactions made using your debit card number or checking account number

We do not authorize and pay overdrafts for the following types of transactions, unless you ask us to (see authorization section below):

- ATM transactions
- Everyday debit card transactions (signature or PIN-based one-time purchase 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. However, in some situations, we may decide to pay the overdraft and not charge a fee.

What fees will be charged if SAFE Credit Union pays my overdraft?

Under our standard overdraft practices (Courtesy Pay), we will charge you a maximum of **1** fee per day if our payment of one or more transactions on that day results in a negative ledger balance at the end of that day. The ledger balance equals all funds in your account at the end of the day, including funds not otherwise available for withdrawal, such as funds subject to merchant debit card holds and funds from deposits on which the hold has not been released.

End-of-Day Account Balance	Fee Amount
Less than \$25.00 negative	\$ 2.00
\$25.00 - \$50.00 negative	\$17.00
More than \$50.00 negative	\$30.00

Refer to the Member Handbook for explanations of “ledger balance” and “available balance.”

What if I want SAFE Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call **(916) 979-7233** or **(800) 733-7233**, visit the safecu.org Overdraft Protection page, or complete the form below and return it to any SAFE branch or mail it to: SAFE Credit Union, 2295 Iron Point Road, Suite 100, Folsom CA 95630-8765.

I want SAFE Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions against my SAFE checking account. I understand that I have an ongoing right to revoke this consent at any time.

Print Name	Account Number
Signature	Date