



UNITED STATES
SENATE FEDERAL
CREDIT UNION

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. This notice explains our overdraft practices.

We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as an overdraft line of credit or a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

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 the United States Senate FCU pays my overdraft?**

Under our standard overdraft practices:

- We may charge you a fee 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 the United States Senate FCU 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, please use these options:

- Online: USSFCU.org; fill out this form, sign, date and upload through your secure online account
- Phone: 202.224.2967 or 800.374.2758 if you are outside the DC Metro Area
- In Branch: Complete this form present it in person at one of our branches
- Mail: Complete this form and mail it to USSFCU, PO Box 77920, Washington, DC 20013 or USSFCU Member Service Center, P.O. Box 4040, Staunton, VA 24402-4040.

You may opt out of the privilege at any time, but you are responsible for any overdrawn balances and fees incurred at the time of opting out. If you would like to have this service removed from your account, please contact us by phone, online, in person at a branch or by mail using the same contact information above.

☐ I do not want U.S. Senate FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ I want the U.S. Senate FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Signature: _____

Account Number: _____ Date: _____