

Opt-In Card What You Need to Know about Overdrafts and Overdraft Fees at IMCU

An overdraft occurs when you do not have enough money in your Checking 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 that come with your account.
2. We also offer overdraft protection plans, such as a 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 (called "Partial 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

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

- 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 IMCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$32 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrafts.

What if I want IMCU to authorize and pay overdrafts on everyday debit card transactions (called "Full Courtesy Pay")?

Please complete the form below and give it to any IMCU employee, or tell any employee your choice.

I do not want IMCU to authorize and pay overdrafts on my everyday debit card transactions.

I want IMCU to authorize and pay overdrafts on my everyday debit card transactions, (called "Full Courtesy Pay").

Signature: _____

Printed Name: _____

Date: ____ Account#: _____

*Please note: In the event of fraud or forgery, this selection will also apply the new account number opened to replace the account with fraud/forgery.