

SSN: \_\_\_\_\_

Account Number: \_\_\_\_\_

Last Name: \_\_\_\_\_

## 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 Suncoast Credit Union pays 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 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
- Person-to-person (P2P) payments

We do not authorize and pay overdrafts for the following type of transactions:

- ATM transactions

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

- 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 Suncoast Credit Union pays my overdraft?**

- We will charge you a Paid Non-Sufficient Funds (NSF) fee of **\$29** per account per day with a maximum of 10 items per month.
- A fee will not be assessed for transactions less than or equal to \$15.00.

➤ **What if I want Suncoast Credit Union to authorize and pay overdrafts on my everyday debit card transactions?**

If you want us to authorize and pay overdrafts on everyday debit card transactions, call (800) 999-5887, log into SunNet Online Banking or the SunMobile app, visit your local branch or mail the completed form below to Suncoast Credit Union, Attn: MSS001, P.O. Box 11904, Tampa, FL 33680.

In the event you would later like to remove this service from your account, you may do so by contacting our Member Care Center at (800) 999-5887, logging into SunNet Online Banking or the SunMobile app, visiting your local branch or mailing the completed form below to Suncoast Credit Union, Attn: MSS001, P.O. Box 11904, Tampa, FL 33680.

SSN: \_\_\_\_\_

Account Number: \_\_\_\_\_

Last Name: \_\_\_\_\_

\_\_\_\_ I do not want Suncoast Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

\_\_\_\_ I want Suncoast Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

Account Number: \_\_\_\_\_

Share ID: \_\_\_\_\_ Share ID: \_\_\_\_\_ Share ID: \_\_\_\_\_ Share ID: \_\_\_\_\_

Share ID: \_\_\_\_\_ Share ID: \_\_\_\_\_ Share ID: \_\_\_\_\_ Share ID: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_