Alta Vista
Federal Credit Union
1425 W. Lugonia Ave.
Redlands, CA 92374

What You Need to Know about Overdrafts and Overdraft Fees

In this agreement, the words "We," "Us" and "Our" mean Alta Vista Federal Credit Union, whereas the words "You" and "Your" mean the undersigned individuals. For joint accounts, read singular pronouns in the plural.

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 that come with Your account.

2) We also offer overdraft protection plans, such as a link to a line of credit, credit card, or 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 Your 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):

- 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 You be charged if Alta Vista Federal Credit Union pays Your overdraft?

Under Our standard overdraft practices:

- We will charge You a fee of up to **$28.00** each time We pay an overdraft.
- The daily limit on the fees We can charge You for overdrawing Your account is **$196.00.**

▶ What if You want Alta Vista Federal Credit Union to authorize and pay overdrafts on Your ATM and everyday debit card transactions?

If You also want Us to authorize and pay overdrafts on ATM and everyday debit card transactions, call Us at (909) 809-3838, or complete the form below and present it at one of Our branches, or otherwise mail it to Us at: 1425 West Lugonia Ave., Redlands, CA 92374.

If You elect to have Us pay such overdrafts, You have the right to change Your mind and subsequently elect to opt-out. If You would like to opt-out, that is, if You would prefer We not pay any ATM transactions or everyday debit card transactions that would overdraw Your account, You may opt-out by writing to Us at the address in this Agreement or by calling Us at the telephone number shown in this Agreement and informing Us of Your intention to opt-out.

- ✂ -

☐ You do not want Alta Vista Federal Credit Union to authorize and pay overdrafts on Your ATM and everyday debit card transactions.

☐ You do want Alta Vista Federal Credit Union to authorize and pay overdrafts on Your ATM and everyday debit card transactions.

Printed Name: ______________________________ Signature: ______________________________ __________
Date

Account Number: __________________