



## 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 two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We offer **overdraft protection plans**, such as a link to a *regular* savings account. These plans are less expensive than our standard overdraft program. To learn more, contact our office.

### **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
  - Recurring debit card transactions
  - (ACH) Automated Clearinghouse withdrawals (ex: utility bill auto paid from your account each month)
- After August 15, 2010 we **will not** authorize and pay overdrafts for the following types of transactions **unless you ask us to:**
  - 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 Butler Heritage FCU pays my overdrafts?**

Under our standard overdraft practice:

- We will charge you a fee of **\$27 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 Butler Heritage FCU to authorize and pay overdrafts on my *ATM and one-time debit card transactions*?**

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, call 513.423.2921, (long distance) 1.877.682.3328 or complete the form below and present it to one of our tellers, fax it to 513.423.1993, or mail it to Butler Heritage FCU, 660 N. University Blvd., Middletown, Ohio 45042, Attention "**OPT**". For additional information, call us at 513.423.2921 or visit us at [www.butlerheritagefcu.org](http://www.butlerheritagefcu.org).

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## **Reg E Opt-In/Out Response Form**

By providing BHFCU with your email address, you are consenting to receive the Opt-In Confirmation electronically.

- I **want** BHFCU to continue/begin to authorize and pay overdrafts on my ATM and one-time debit card transactions.
- Beginning August 15, 2010, I **do not want** BHFCU to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Print Name \_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_  
Email Address for Opt-In Confirmation to be sent \_\_\_\_\_

\*\*On the home page, click "Opt-In" under Announcements.