



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. Sun Federal offers two options to protect your account from the embarrassment of returned items and the extra NSF fees charged by merchants. We can cover your overdrafts two ways:

1. We have **standard overdraft services** (Overdraft Privilege) that come with your checking account.
2. We also offer **overdraft protection options**, which may be less expensive than our standard overdraft service. Options include linking your checking account to a savings account or Visa Platinum Credit Card. You can also apply for an overdraft line of credit loan. Call your local branch for details and to set-up other protection options.

What is the standard overdraft service that comes with my checking 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

After August 15, 2010 we **will 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 Sun Federal pays my overdraft?

Under our standard overdraft service:

- We will charge you a fee of up to \$30 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 Sun Federal to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM Visa Check Card and everyday debit card transactions after August 15, 2010, call 800.786.0945 ext. 7863 or 419.794.7863, log-in to SunTouch 24 Account Access, or complete the form below and present it at a branch, mail it to: ODP Administrator, Sun Federal Credit Union, 1627 Holland Road, Maumee OH 43537; or fax it to 419.893.4809.

_____ I want Sun Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____ **Account Number:** _____