

**Fayette Federal Credit Union**  
**6058 Robert C. Byrd Dr.**  
**Mount Hope, WV 25880**

## **Consent Form for Overdraft Services**

### **What you need to know about overdrafts and overdraft fees.**

An overdraft occurs when you do not have enough money in your account based on **available balance** 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 share 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

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 I be charged if Fayette Federal Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$30.00** 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 Fayette Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 304-877-5404 or go online at [www.fayettefcu.virtualcu.net](http://www.fayettefcu.virtualcu.net) or complete the form below and either bring it to the credit union, mail to Fayette Federal Credit Union at 6058 Robert C. Byrd Dr., Mount Hope, WV 25880 or Fax to us at 304-877-3002.

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***You may change your Opt-In decision at any time by notifying us in writing.***

**Yes**, I do want Home Town Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**No**, I do not want Home Town Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

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

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

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