



ATM/EVERYDAY DEBIT CARD TRANSACTIONS OPT IN FORM

I want Discovery Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
There is a \$30.00 fee per overdraft occurrence.

I do not want Discovery Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Account Number: _____

Signature: _____ Date: _____

If you have multiple accounts with Discovery, this form must be completed for each individual account.

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 the credit union pays it anyway. We 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 or savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

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 type 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 Discovery 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 Discovery Federal Credit Union to pay overdrafts on my ATM and everyday debit card transactions?

If you want the credit union to authorize and pay overdrafts on ATM and everyday debit card transactions, you must complete and return to the credit union an ATM/Everyday Debit Card Transactions Opt In form.

You have the right to revoke your consent for Discovery FCU to pay overdrafts on your ATM and everyday debit transactions at any time. Please contact the credit union at 610-372-8010 or 800-563-9383 if you no longer want this service.