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 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 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 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

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 Entrust Financial Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of $29.00 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 Entrust Financial 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 (804) 353-8012 or 1-800-944-3622, complete the form below and present it at our office or mail it to: Entrust Financial Credit Union, PO Box 6882, Richmond, VA 23230, or fax it to: (804) 359-4991.

ATM & EVERYDAY DEBIT OVERDRAFT AUTHORIZATION

___ I want Entrust Financial Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Print Name: _____

Date: _____ Member Number: _____

Account: (check all accounts that apply or ALL for all share draft accounts on the above member number)

☐ S8	☐ S8.1	☐ S8.2	☐ S8.3
☐ S8.4	☐ S8.5	☐ S8.6	☐ S8.7
☐ S8.8	☐ S8.9	☐ S12	☐ S12.1
☐ ALL			