



**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 savings accounts, 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:

1. Checks and other transactions made using your checking account number.
2. Automatic bill payments withdrawn on your account as an electronic transfer of funds (not through online Bill Payment).

We **do not** authorize and pay overdrafts for the following types of transactions unless requested in writing by you (see below):

1. ATM transactions
2. 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 America's Credit Union pays my overdraft?**

Under our **standard overdraft practices**:

1. We will charge you a fee of \$35 each time we pay for an overdraft.
2. There is **no limit** on the total fees we can charge you for overdrawing your account.

**What if I want ACU to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit transactions, call 972-494-5328 or toll-free 1-800-543-2811, visit [www.americascu.org](http://www.americascu.org), or complete the form below and present it to your nearest branch, or mail it to:

**America's Credit Union  
Overdraft Protection Agreement  
10501 N Central Expy, Suite 300  
Dallas, TX 75231**

---

I **do** want ACU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I **do not** want ACU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

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