



4202 Navarre Ave.
Oregon, OH 43616
419-698-2962

Consent Form for Overdraft Services

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 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):

- Everyday debit card transaction
- ATM 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 Bay Area Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$28 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 Bay Area Credit Union 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 card transactions, call 419-698-2962, or complete the form below and return it to **Bay Area Credit Union 4202 Navarre Ave. Oregon, OH 43616**

PLEASE CHECK ONE:

I **DO** want Bay Area Credit Union to authorize and pay overdrafts on my everyday debit card & ATM transactions.

I **DO NOT** want Bay Area Credit Union to authorize and pay overdrafts on my everyday debit card & ATM transactions.

Printed Name: _____ Acct. #: _____

Signature: _____ Date: _____

This is a service you already have - all you have to do is tell us you want to keep it!