



WHITE RIVER CREDIT UNION

PO Box 419
96 North Main Street
Rochester, VT 05767
(802) 767-3333

PO Box 177
330 Main Street
Bethel, VT 05032
(802) 234-9232

40 Pinnacle Rd
Randolph, VT 05060
(802) 728-9228

OVERDRAFT SERVICES CONSENT - ATM and Everyday Debit Card Transactions

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 or overdraft line-of-credit, 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:

- Share drafts/checks, and other transactions made using your checking account
- 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 the White River 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 the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, complete the section below and drop it off at one of our offices or mail it to:

White River Credit Union, PO Box 419, Rochester, VT 05767

MEMBER SECTION

If there are multiple owners on the ATM/debit card account, either account owner can act on behalf of all owners on this account. Only one (1) account owner signature is needed to add or remove the overdraft coverage.

I want the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions. I understand that I will be charged fees as listed above. **I have the right to revoke this coverage at any time by contacting the Credit Union in writing.**

I do not want the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions. I understand that my ATM/debit transactions may not be authorized and paid. **I have the right to add this coverage at any time by contacting the Credit Union in writing.**

Member Signature

Date

Printed Member Name

Share (Savings) Account Number

Share Draft (Checking) Account Number

CREDIT UNION USE ONLY SECTION

Initials of CU Employee

Effective Date

Coverage added

Coverage removed