



Overdraft Protection Service Request

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 different ways:

We have a standard discretionary Overdraft Protection Service that is provided with your checking account upon opening, if you meet specific criteria.

Overdraft protection from your savings account is automatically established when opening a checking account. To learn more, ask us about these options.

What does Overdraft Protection Service cover?

With Overdraft Protection, we do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number.
- Recurring automatic bill payments authorized against your debit card.

The Credit Union pays 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. **Please note:** We will not authorize and pay overdrafts on debit card and ATM transactions unless you request (Opt-in) below.

How much does it cost?

- We will charge you a fee of \$28.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.
- There is NO fee to keep the Overdraft Protection Service on your account.
- There is NO fee if you never use it.

How to request Overdraft Protection Service on debit card and ATM transactions?

Please tell us if you want this convenient coverage on your checking account(s) to cover your debit card and ATM transactions. If you don't, and there is not enough money available in your account to cover a purchase, your purchase transaction will be declined, even if a deposit is made later the same day.

To sign up for Overdraft Protection for debit card and ATM transactions, you must opt-in by using one of the following methods:

- Call Firstmark Credit Union at 210.442.0100
- Visit any Firstmark Credit Union financial center location.

For questions, call 210.442.0100. Our member service representatives are available during operating business hours and can provide further assistance.