



The Federal Reserve is requiring all financial institutions to obtain their members' consent to use overdraft privilege (Positive Pay) on ATM and Debit card transactions. You must inform the credit union regarding your decision whether or not you want to be able to continue to use Overdraft Privilege for ATM withdrawals and Debit Card transactions. To do so, please follow the Instructions provided on this form and return to credit union. We appreciate your attention to this 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 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):

- ATM transactions
- One-time 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 Access Of Louisiana Federal 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. **Fees subject to change.*
- There is no limit on the total fees we can charge you for overdrawing your account.

► What if I want Access of Louisiana Federal 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, call 337-533-1808 or complete the form below and return to any Access of Louisiana FCU location (910 Sampson St., Ste. B, Westlake, LA, 4400 Maplewood Dr., Sulphur, LA, 3109 Common St., Ste. 103, Lake Charles, LA). You may also fax the form to 337-533-8419 or mail to: Access of Louisiana Federal Credit Union, P.O. Box 2657, Sulphur, LA, 70664. CHECK ONLY ONE OPTION BELOW.

_____ I do not want Access of Louisiana Federal Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions.

_____ I want Access of Louisiana Federal Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions. I understand I will be charged fees as listed above.

Phone Number: _____ Signature: _____ Date: _____

Member Number: _____ Printed Name: _____