



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 offer **overdraft protection plans**, such as linking to a savings account, or transfers from lines of credit. Both plans may be less expensive than our standard overdraft practices. To learn more, contact us at 800-225-2555.

This notice explains our **standard overdraft practices**.

What are the standard overdraft practices that come with my account?

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see box below):

- Everyday debit card transactions
- Checks and other transactions using your checking account number (except overdrafts at ATMs)
- Automatic bill payments

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 APGFCU pays my overdrafts?

Under our standard overdraft practices:

- We will charge you a fee of **\$32** each time we pay an overdraft on checks and other transactions made using your checking account number.
- Everyday debit card transactions using a PIN, Signature, or Online will be paid and your account will be charged **\$32** per day, per transaction type.
- In either case, fees for overdrafts on your account will not exceed **\$320** in a single day.

What if I want APGFCU to authorize and pay overdrafts on everyday debit card transactions, checks and other transactions using my checking account number (except overdrafts at ATMs)?

If you want us to authorize and pay these overdrafts, call 410-272-4000 or 800-225-2555, press 4; complete the form below and mail it to: APGFCU, Attn: MSC/Overdraft, P.O. Box 1176, Aberdeen, MD 21001-6176; or stop by any branch.

By agreeing to have my overdrafts paid by APGFCU, I understand that I have a right to revoke or change my election at any time.

_____ No, I **do not** want APGFCU to authorize and pay overdrafts on everyday debit card transactions, checks and other transactions using my checking account number.

_____ Yes, I want APGFCU to authorize and pay overdrafts on everyday debit card transactions, checks and other transactions using my checking account number (except overdrafts at ATMs).

Member Name: _____ Member # _____

- Checking ending in 02
- Checking ending in 03
- Other checking

Date: _____