
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 the credit union pays it anyway. Overdrafts are covered in two different ways:

1. Standard overdraft practices that come with your account
2. Overdraft protection plans, such as a link to another deposit account or a line of credit or cash advance, which may be less costly than the standard overdraft practices. To learn more, ask about these plans.

This notice explains standard overdraft practices.

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

TruMark Financial does authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

TruMark Financial will not authorize and pay overdrafts for the following types of transactions without your consent:

- ATM transactions
- Everyday debit card transactions

Overdrafts are paid at the discretion of TruMark Financial, which means the credit union **does not always guarantee** authorization and payment of any type of transaction. **If the credit union does not authorize and pay an overdraft, your transaction will be declined.**

➤ **What fees will I be charged if TruMark Financial pays my overdraft?**

Under standard overdraft practices:

- The credit union will charge you a fee of up to **\$32** each time an overdraft is paid
- There is no limit per day on the total fees the credit union can charge you for overdrawing your account
- The credit union will not charge an Overdraft Privilege Fee if a consumer account is overdrawn by \$5 or less due to a debit or ATM transaction.

➤ **What if I want TruMark Financial to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want TruMark Financial to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-877-TRUMARK, visit trumarkonline.org, email memberservices@trumark.org, complete the form below and present it at a branch or mail it to: 335 Commerce Drive, Fort Washington, PA 19034. You can revoke your authorization for TruMark Financial to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that the credit union can properly identify your account.

_____ **I do not** want TruMark Financial to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ **I want** TruMark Financial to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____