
Checking Accounts Only

An overdraft occurs when your account's "available balance" (which is described in your Truth in Savings Disclosure and Agreement) is insufficient to cover a transaction, but Allied Healthcare Federal Credit Union (hereinafter "AHFCU") pays it anyway. We can cover your overdrafts in two ways:

1. We have standard overdraft practices that come with your account. AHFCU refers to this as Courtesy Pay.
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 (Courtesy Pay Service).

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

AHFCU authorizes and pays overdrafts for the following types of transactions:

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

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

- ATM transactions
- Debit card transactions

AHFCU 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.

What fees will I be charged if AHFCU pays my overdraft?

Under our standard overdraft practices (Courtesy Pay Service):

- We will charge you a fee of \$35 each time we pay an overdraft.
- We will limit the number of charges to three fees per day.

What if I want AHFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below, mail it to the address below, fax it to 562.595.8223, drop it off at an AHFCU branch, or call 562.933.0370.

YES, I want AHFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

NO, I do not want AHFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Member Name

Member Signature

Account Number

Date

