Reg E Option Form

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
- Everyday 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.

We offer other ways we can cover your overdrafts that may be less expensive, such as linking your checking account to another account held with us, or an overdraft line of credit. For more information please contact us to learn more about these options.

What fees will I be charged if Plus Credit Union pays my overdraft?

Our standard Courtesy Pay overdraft services:

- We will charge you a fee of **$30** each time we pay an overdraft.
- If your account is overdrawn for 7 or more consecutive calendar days, we will suspend your overdraft services.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Plus Credit Union 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, visit www.pluscu.org or complete the form below and present at your nearest branch or mail to:

Plus Credit Union
Attn: Courtesy Pay PO BOX 26597
Las Vegas, NV 89126

Please return this entire form. You will receive a copy back as your confirmation of receipt.

Your Signature is Required - For joint accounts, only one account owner signature is required for consenting or revoking this service.

_____ I do not want Plus Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
Initials

_____ I do want Plus Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. You have the right to revoke this service at any time.
Initials

_____ _____
Printed Name Member Signature

_____ _____
Date Account Number

How would you like to receive your confirmation: ☐ Mail ☐ Email: _____

For Plus Credit Union Employees' use only:

Date Request Received: _____ Time: _____ Employee #: _____

Confirmation provided to member (check one): ☐ In Person ☐ Mailed ☐ Emailed Date provided: _____