

What You Need To Know About Overdrafts & Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyways. We can cover your overdrafts in different ways:

- Link to another account or line of credit
- Standard Overdraft Protection Plan
- Extended Overdraft Protection Plan

1. Link to another account or line of credit. To learn more about this option contact our Member Service Department at (800) 336.0284 ext. 684 or memberservices@signaturefcu.org

2. Standard Overdraft Protection Plan:

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
- **Available after 90 days**

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

- 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**.

3. Extended Overdraft protection will pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (800) 336.0284 ext. 684, visit our website at www.signaturefcu.org, email us at MemberServices@SignatureFCU.org, or complete the form below and mail it to: P.O. Box 148, Alexandria, VA 22313. You can revoke your authorization for Signature Federal Credit Union 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 we can properly identify your account. **Available after 90 days.**

4. What fees will I be charged if Signature Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30.00** each time we pay an overdraft
- **There is no limit** per day on the total fees we can charge you for overdrawing your account

Member Name	Member Number (REQUIRED)	Date
Email Address	Phone Number	

- Link to Another Account** - Contact our Member Services department by email or phone at memberservices@signaturefcu.org or (800) 336.0284 ext. 684
- Standard Overdraft** - I do not want Signature Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- Extended Overdraft** - I want Signature Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

