

Consent Form For Overdrafts and Overdraft Fees

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 (i.e. Brazos Star’s Safe and Sure Plan), such as a link to your 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 may authorize and pay overdrafts for the following types of transactions at our discretion:

- 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 opt in to this program (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means that 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 Brazos Star Credit Union pays my overdraft?

Under our Standard Overdraft Practices:

- We will charge you a fee of up to **\$35.00** each time we pay an overdraft. See our current Rates and Fees schedule for the most current rates and fees.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Brazos Star Credit Union to authorize and 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 979-846-7456 or toll free at 1-800-690-7780, visit www.brazosstarcu.com or you may complete the form below and return it to our office to opt in to this program.

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

_____ I want Brazos Star Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name:		Date:		Member Number	
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