

What You Need to Know about Overdrafts and Overdraft Fees

An **overdraft** occurs when you do not have enough funds in the **Available Balance** of your checking account to cover a transaction, but the credit union pays it anyway. TruMark Financial can cover your overdrafts in two different ways:

- **Overdraft Privilege Program**, which comes standard with your account.
- **Overdraft Protection Program**, such as a link to a savings account or line of credit, which may be less expensive than our Overdraft Privilege Program. To learn more, please ask a credit union representative.

This notice refers to our **Overdraft Privilege** program.

What is the Overdraft Privilege Program?

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions (such as ACH transactions) made using your checking account number
- Automatic Bill Payments and **Recurring** Debit Card Transactions (i.e. monthly bills charged to your card)

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.

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

Under our Overdraft Privilege Program:

- We will charge you a fee of **\$32** each time we pay an overdraft.
- There is **no limit** on the total fees we can charge you for overdrawing your account.
- If you exceed twenty overdraft transactions per month for three consecutive months your Overdraft Privilege will be revoked and TruMark Financial will no longer pay overdrafts on your account.

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

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-877-TRUMARK, visit <https://odp.trumark.org> or complete the form below and present it to a Member Service Representative or mail to TruMark Financial Credit Union, c/o Call Center 1000 Northbrook Drive, Trevose, PA 19053-8496.

_____ 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 debit card transactions

Printed Name: _____ Account No: _____

Member Signature: _____ Date: _____