



## Return Guard Opt-In/Opt-Out Consent Form for Overdraft Services

### What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough available funds in your account to cover a transaction, but the Credit Union covers the transaction. 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

Beginning July 1<sup>st</sup>, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to do so (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 Credit Union of Georgia pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** each time we pay an overdraft on your account. Below is the order to which we will attempt to withdraw funds from your account and the corresponding fee for each transaction:
  - Available funds in your Savings Account - \$3.00 Transfer Fee
  - Available funds in your Line of Credit - \$3.00 Transfer Fee
  - Courtesy Pay (Return Guard) - \$30.00 Payment Fee

### What if I want Credit Union of Georgia to authorize and pay overdrafts on my ATM and everyday Debit Card Transactions?

If you would like us to authorize and pay overdrafts on your ATM and everyday Debit Card transactions, visit [www.CUofGA.org](http://www.CUofGA.org) and complete the form below. Please send the completed form to P.O. Box 2148, Woodstock, GA 30188, fax it to our MAPS department at 678-486-1191, or bring it to any branch location. You have the right to revoke consent at any time.

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### Overdrafts and Overdraft Fees Acknowledgement Form

\_\_\_ I want Credit Union of Georgia to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_ I do not want Credit Union of Georgia to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name (printed): \_\_\_\_\_

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

Signature: \_\_\_\_\_