



UNBANK WITH US

Overdraft Services Opt-In

An overdraft occurs when there are not enough funds in your account to cover a transaction, but we pay it anyway as a service to our members.

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. If you're not currently using these additional protections, please ask us about these services.

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 will 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 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 Connex Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$32 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Connex Credit Union to continue to authorize and pay my overdrafts on my ATM and every day debit card transactions?

If you also want us to continue to authorize and pay overdrafts on ATM and everyday debit card transactions, please complete the form below, and mail it to us at P.O. Box 477, North Haven, CT 06473, bring it in to one of our branches, or call us at 1-800-CR-UNION.

Member Number: _____

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

Printed Name: _____ Date: _____

Signature: _____