

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough 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, such as a link to a savings account, which may be less expensive. 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: We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):
 - DEBIT/VISA 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 [CAFCU] pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25.00** each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5 per day.
- There is **no limit** on the total fees we can charge you for overdrawing your account.

What if I want [CAFCU] to authorize and pay overdrafts on my DEBIT VISA/ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on DEBIT VISA/ATM and everyday debit card transactions, call [818-264-7241], visit [www.sdacreditunion.com], complete the form and [present it at a branch], or mail it to [P.O. Box 1109, Glendale, CA 91209].

I do not want [CAFCU] to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want [CAFCU] to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name:

Date:

Account Number:

NOTICE OF CHANGE
ELECTRONIC FUND TRANSFERS AGREEMENT
AND DISCLOSURE

The following information pertaining to debit cards is added to the Electronic Fund Transfers Agreement and Disclosure that was previously provided to you:

Card Information Updates and Authorizations. If you have authorized a merchant to bill charges to your card on a recurring basis, it is your responsibility to notify the merchant in the event your card is replaced, your card information (such as card number and expiration date) changes, or the account associated with your card is closed. However, if your card is replaced or card information changes, you authorize us, without obligation on our part, to provide the updated card information to the merchant in order to permit the merchant to bill recurring charges to the card. You authorize us to apply such recurring charges to the card until you notify us that you have revoked authorization for the charges to your card.

Your card is automatically enrolled in an information updating service. Through this service, your updated card information such as card number and expiration date) may be shared with participating merchants to facilitate continued recurring charges. Updates are not guaranteed before your next payment to a merchant is due. You are responsible for making direct payment until recurring charges resume. To revoke your authorization allowing us to provide updated card information to a merchant, please contact us.

The terms of the Electronic Fund Transfers agreement and Disclosure (Agreement) are revised as described above. Please keep a copy of this Notice with the agreement. Except as set forth in this Notice, the Agreement is unaffected and shall continue in full force and effect in accordance with its terms. If there is a conflict between the Notice and the Agreement, the terms of this Notice will prevail.