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DEBIT CARD OVERDRAFT COVERAGE DISCLOSURE

An overdraft occurs when you do not have sufficient funds available in your checking account to cover a transaction, but we choose to pay it resulting in a negative balance in the account. TCU can cover the overdrafts in three different ways:

1. We have Standard Overdraft Practices that come with your eligible accounts.
2. We offer Overdraft Protection plans, which link your checking account to a Share Savings, credit card, or line-of-credit account, and which may be less expensive than our Standard Overdraft Practices. You can contact us to learn more.
3. We also offer Debit Card Overdraft Coverage. This is an optional service that allows you to choose how we handle your ATM and everyday (one-time) debit card transactions if you don't have sufficient funds available in your checking account.

Standard Overdraft Practices (does not apply to Access Checking)

With Standard Overdraft Practices, we may, at our discretion, authorize and pay certain transactions that will overdraw your account, and charge you an Overdraft Fee. These transactions include checks, automatic bill payments, recurring debit card payments, and other transactions made under your checking account.

Debit Card Overdraft Coverage

With Debit Card Overdraft Coverage, we may, at our discretion, authorize ATM and everyday debit card transactions that may overdraw your account and charge you an Overdraft Fee. This is an optional service and you can choose how we handle these transactions.

- **Choose to Opt-In (Enroll)** if you want us to cover a purchase or ATM withdrawal, even if it overdraws your account, and we charge an Overdraft Fee. You can choose to opt-out at any time.
- If you do nothing, your account will not be enrolled. Unless you opt-in, we will not authorize and pay overdrafts for everyday debit card transactions on your account.

Overdraft Fees that apply when you have insufficient funds

Under our Standard Overdraft Practices, we will charge a fee of \$29 each time you overdraw your account by check or any automatic or recurring payment method. There is a three-per-day limit on charging the \$29 fee for overdrawing the available balance in your account. The fee is not charged when you overdraw your available balance by \$30.00 or less.

Additional information about Overdrafts and your account features can be found in the Checking Account Agreement.