

What you need to know New Overdraft Rules for Debit and ATM Card



An overdraft occurs when you do not have funds in your account to cover transactions. In a case like that, Denver Community Credit Union will attempt to pay the transaction on your behalf in two different ways:

1. We have standard overdraft practices that come with your account.
2. Members may apply for overdraft protection plans such as Check Guarantee which is an open line of credit that is linked to your checking account.*

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.

As of 8.15.2010, we will no longer authorize and pay overdrafts for the following types of transactions unless you opt-in using the form below:

- **ATM transactions**
- **Everyday debit card transactions**

What fees will I be charged if Denver Community Credit Union pays my overdraft?

Under the standard overdraft practices:

- We will charge you a fee up to \$30 for each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

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 if I want Denver Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you would like us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and return it to a Denver Community representative. You can opt-in or out at any time by calling 303-573-1170 or by visiting www.denvercommunity.coop.

If you do not opt-in to authorized ATM card and debit card overdraft transactions, your transaction will be declined.

_____ I **DO** want Denver Community Credit Union to authorize and pay overdrafts on ATM and everyday debit card transactions.

_____ I **DO NOT** want Denver Community Credit Union to authorize and pay overdrafts ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Signature: _____

Member number: _____ Account type S: _____

Member number: _____ Account type S: _____

Member number: _____ Account type S: _____

