



What You Need to Know About Overdrafts and Overdraft Fees

First General Credit Union offers a service that can cover your overdrafts in two different ways.

1. We have standard overdraft practices that come with your account. At First General Credit Union, this program is called Courtesy Pay.
2. We also offer an overdraft protection plan, including a line of credit tied to your checking account, which is available on approved credit and may be less expensive than our Courtesy Pay program. To learn more, contact an FGCU representative.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We may authorize and pay overdrafts for the following types of transactions:

- Automatic bill payments
- Checks and other transactions using your checking account number

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to do so (see below):

- Everyday debit card transactions
- ATM transactions

We pay overdrafts at our discretion, which means we do not guarantee that First General Credit Union will always authorize and pay any type of transaction.

If First General Credit Union does not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if First General Credit Union pays my overdraft?

Under our standard overdraft practices:

- We charge a fee of **\$30.00** each time First General Credit Union pays an overdraft.
- There is no limit to the total fees First General Credit Union can charge you for overdrawing your account.

What if I want First General Credit Union to authorize and pay overdrafts on my everyday debit card transactions?

If you want First General Credit Union to authorize and pay overdrafts on everyday debit card and ATM transactions, complete and sign the form and mail the bottom portion to us at: 589 E Ellis Rd. Muskegon, MI 49441 stop by any branch. Questions, please call 231-798-4321. You may change your overdraft designation for your account at any time.

____ I do not want First General Credit Union to authorize and pay overdrafts on my everyday debit card and ATM transactions with respect to the account identified below.

____ I want First General Credit Union to authorize and pay overdrafts on my everyday debit card transactions and ATM transactions with respect to the account identified below. I understand I can revoke this authorization in writing at any time.

Date: _____

Account Number: _____

Printed Name: _____

Signature: _____

Staff Use Only: Opt-in by Email Fax in person Conf. Sent By: Fax Email Mail Staff Initials _____