

## Important Notice Regarding Your Overdrafts & Overdraft Services

An overdraft occurs when you do not have enough money in your account to cover a transaction. As a service, we can cover your overdrafts in two different ways:

1. We have Overdraft Advance courtesy pay that comes with your account.
2. We also offer overdraft protection plans, such as a link to a share account, which may be less expensive than Overdraft Advance. In most cases, this is already active on your account. Available funds in a share account will be accessed before the Overdraft Advance is activated. To learn more, ask us about these options.

### What are the procedures for Overdraft Advance if my account is overdrawn?

We pay overdrafts for the following types of transactions up to your **\$500.00** Overdraft Advance Limit as long as you meet Albany Federal Employees' Credit Union requirements:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- ATM transactions
- Everyday debit card transactions

**Overdraft Advance coverage will be available at our discretion, which means we do not guarantee that we will always authorize or pay any type of transactions.**

If we do not authorize and pay an overdraft, your transaction will be declined.

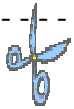
### What fees will I be charged if I overdraft my account?

Albany Federal Employees' Credit Union **does not charge** an Overdraft Advance fee, only a non-sufficient fund fee of **\$35.00** will be charged per overdrawn transaction. If you, the member, **do not "Opt-In"**, Albany Federal Employees' Credit Union will continue to charge the **\$35.00** non-sufficient fund fee for overdrawn share drafts.

- There is no limit to the number of total fees we can charge you for overdrawing your account.
- Overdraft items will be posted in accordance with Albany Federal Employees' Credit Union existing checking account procedures.

**What if I want Albany Federal Employees' Credit Union to continue to handle my ATM, share draft and everyday debit card transactions as we do today by authorizing and paying overdrafts on my ATM, share draft and everyday debit card transactions after August 15, 2010?**

If you want us to authorize and pay overdrafts on ATM, share draft and everyday debit card transactions after August 15, 2010, complete the form below and present it at one of our locations or mail to: 1115 N. Westover Blvd., Albany, GA 31707. You may also call 229-439-1448 or 1-888-822-1633 to "Opt-In".



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**Overdraft Services Opt-In option for ATM, share draft and one-time debit card transactions**  
**Fax, bring or send this form to Albany Federal Employees' Credit Union.**  
**Effective Date: August 15, 2010**

\_\_\_ **I want** Albany Federal Employees' Credit Union to authorize and pay overdrafts on my ATM, share draft and everyday debit card transactions

\_\_\_ **I do not want** Albany Federal Employees' Credit Union to authorize and pay overdrafts on my ATM, share draft and everyday debit card transactions

Signature: \_\_\_\_\_  
Name: \_\_\_\_\_

Date: \_\_\_\_\_  
Email: \_\_\_\_\_

**Albany Federal Employees' Credit Union**  
**1115 N. Westover Blvd.**  
**Albany, GA. 31707**

Account Number(s):  
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