

## What You Need To Know About Overdrafts and Overdraft Fees

**An overdraft occurs when you do not have enough money in your account to cover a transaction, but MOBILITY Credit Union pays it anyway. We 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 your savings account or Line of Credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

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

MOBILITY CU does authorize and pay overdrafts for the following types of transactions:

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

MOBILITY CU does not authorize and pay overdrafts for the following types of transactions unless you ask us to. See below:

- ATM transactions
- Everyday debit card transactions

➤ **What fees will I be charged if MOBILITY CU pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$35.00 each time we pay an overdraft.
- There is no limit on the total fees MOBILITY CU can charge you for overdrawing your account.

➤ **What if I want MOBILITY CU to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, visit [www.mobilitycu.com](http://www.mobilitycu.com) and log into Home Banking where you will find the Opt In option under Account Services, then Overdraft Services, call 800-388-7889 or complete the form below and mail to:

**MOBILITY Credit Union**  
**Attn: Debit Card Services**  
**PO Box 630428**  
**Irving, TX 75063**

**\*\*Must meet qualifying criteria. Contact a Debit Card Service Representative for details\*\***

**\*\*You have the right to revoke this service at any time\*\***

\_\_\_\_\_ I do **not want** MOBILITY CU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ I **want** MOBILITY CU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name \_\_\_\_\_ Signature \_\_\_\_\_

Date: \_\_\_\_\_ Account Number \_\_\_\_\_