

What One Source FCU Members 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 we pay it anyway. We can 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 a savings account or a Line of Credit, which are both free. To learn more, ask us about these plans.

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

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below).

- ATM transactions
- Everyday debit card transactions

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 fees will I be charged if One Source FCU (OSFCU) pays my overdraft?

Under our standard overdraft practices/Courtesy Pay:

- We will charge you a fee of up to \$27.50 each time we pay an overdraft
- There is no limit to the number of overdraft fees we can charge you for overdrawing your account

What if I want OSFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions after August 15, 2010, call us at (915) 592-0223 or (800)532-0223, or sign and date this form below and present it to one of our branches or mail it to One Source FCU, 8870 Gazelle Dr., El Paso, TX, 79925.

If you have questions, please contact us at the numbers above.

____ I want OSFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name: _____ Date _____ Account # _____