



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 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 another account or a line of credit, which may be less expensive than our standard overdraft practices. To learn more about these plans, please ask us.

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

We do not authorize and pay overdrafts for the following types of transactions without your consent.
• 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 TruStone Financial pays my overdraft?

Under our standard overdraft practices
• We will charge you a fee of \$30 each time we pay an overdraft.
• There is no limit on the total fees we can charge you for overdrawing your account.

What if I want TruStone Financial 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; call us at 800.862.1998, stop by any branch location complete a consent form online, or simply complete the form below, sign and mail to 14601 27th Avenue North, Suite 104, Plymouth, MN 55447. You may revoke your authorization for TruStone Financial Federal Credit Union to pay these overdrafts at any time by any of the methods listed above. A written revocation must include your name, account number and signature so your account may be properly identified.

I still have questions on my overdraft options, where can I obtain more information?

You can go to [http://www.federalreserve.gov/consumerinfo/wyntk\\_overdraft.htm](http://www.federalreserve.gov/consumerinfo/wyntk_overdraft.htm) or call us at 800.862.1998 for assistance.

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

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Member Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

X \_\_\_\_\_ Date