



East Idaho Credit Union
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. We can cover your overdrafts in two different ways:

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my East Idaho Credit Union Checking account?

We do authorize and pay overdrafts for the following transactions:

- ACH withdrawals
• Bill Payer transactions
• Checks written off your account
• Everyday debit card transactions

We will not authorize and pay overdrafts for ATM 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 East Idaho Credit Union pays my overdraft?

Under our overdraft practice we will charge you \$25.00 each time we pay an overdraft.

What if I want East Idaho Credit Union to authorize and pay overdrafts on my everyday debit card transaction?

If you want us to authorize and pay overdrafts on everyday debit card transactions, complete the form below and return it to your local branch or mail it to P.O. Box 1865, Idaho Falls, ID 83403 or call 1-800-727-9961 if you have additional questions.

Everyday Debit Transaction: A transaction using a debit card for purchase of goods or services at a point of sale location, by using a PIN or signature authorization.

I want East Idaho Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

I do not want East Idaho Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

Member's Name (Printed)

Date

Member's Signature

Account Number