

## **Consent of Overdraft Services Form**

### **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 a savings account, 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** under our **Courtesy Pay Program**.

### **What are the standard overdraft practices that come with my account when I am enrolled in the Courtesy Pay Program?**

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 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 be charged if Pathways pays my overdraft?**

Under our standard overdraft practices for the Courtesy Pay Program:

- We will charge you \$33 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 Pathways 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, select "OPT IN" below and return the form to your nearest branch or mail it to Pathways Financial Credit Union, Attn: Compliance Dept., 5665 N. Hamilton Rd., Columbus, OH 43230. You may also make your election by logging into online banking or by calling us at (800) 765-4928. You have the right to revoke your consent by opting out at any time.