

Notice of and Important Information About Overdraft Services and Charges



800.444.6327
nuvisionfederal.com

What you need to know about us paying your overdrafts and our service charges

An **overdraft** occurs when the available balance of funds in the account you have with us is inadequate to cover a check or electronic transaction (such as with your debit card or through an ATM), but we elect to pay it anyway.

We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices called Bounce! Protection** that come with the account. They are covered in Provision 6.I. of the MSA Part 2 and this notice.
2. We also offer an **overdraft protection service** that draws funds from a savings account you have with us, which may be less expensive than our standard overdraft practices. To learn more, ask us about these services or our overdraft plans or read about them in Provision 6.I. of the MSA Part 2.

This notice explains our **standard overdraft/ Bounce! Protection practices**.

What are the standard overdraft/Bounce! Protection practices that come with the account?

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using the checking account number
- Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to:

- 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 (which generally will occur because you have not authorized a transaction, exceeded the overdraft limit, or have an outstanding balance that has not been repaid).

If we **do not** authorize and pay an overdraft, your transaction will be declined.

What service charges will be imposed if you pay my overdraft(s)?

While there is no charge to authorize us to pay your overdrafts, under our **standard overdraft/ Bounce! Protection practices**:

- We will impose a service charge of up to **\$30.00** each time we pay an overdraft.
 - There is a limit of four (4) overdrafts that we will cover and charge for in one day.
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To authorize and pay overdrafts on your ATM and everyday debit card transactions

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800-444-6327, visit www.nuvisionfederal.com or complete the form below and present it at a branch or mail it to: NuVision Credit Union, 7812 Edinger Avenue, Huntington Beach, CA 92647.

- YES. I want** NuVision Federal Credit Union d/b/a NuVision Credit Union, to authorize and pay overdrafts on my **ATM & everyday debit card transactions** made on the checking account I have with the Credit Union.
- NO. I do not want** NuVision Federal Credit Union d/b/a NuVision Credit Union, to authorize and pay overdrafts on my **ATM & everyday debit card transactions** made on the checking account I have with the Credit Union.
- NO. I do not want** NuVision Federal Credit Union d/b/a NuVision Credit Union, to authorize and pay overdrafts on my **ATM & everyday debit card transactions, checks or other transactions** made using my checking account number.
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Owner Name (PLEASE PRINT) _____

Owner Signature _____

Checking Account Number _____

A# _____ MN _____ D _____

N _____