

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. Through the Courtesy Pay program, if you are eligible.
2. Through overdraft protection plans, such as a link to a savings account, which may be less expensive than our Courtesy Pay program. To learn more, ask us about these plans.

What are the Courtesy Pay overdraft practices that may be available with my account?

We may 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 unless you ask us to:

- 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 Hartford Federal Credit Union pays my overdraft?

Under our Courtesy Pay overdraft practices:

- We will charge you a fee of **\$35** each time we pay an overdraft.
- There is no limit on the total fees you will incur for overdrawing your account.

What if I want Hartford Federal Credit Union to authorize and pay overdrafts on everyday debit card transactions?

If you want us to authorize and pay overdrafts on everyday debit card transactions, **complete the form below and return this document via fax to 860-527-2297 or mail to Hartford Federal Credit Union, Att: Operations, 964 Asylum Avenue, Hartford, CT 06105.**

Debit Card Courtesy Pay Options

- I do not want HFCU to authorize and pay overdrafts on my everyday debit card transactions.
- I want HFCU to authorize and pay overdrafts on my everyday debit card transactions, if I meet the program guidelines for Courtesy Pay.

Date: _____

Printed Name: _____

Account Number: _____

Address _____

Signature: _____