

## 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 line of credit for those who qualify or a link to a savings account which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

### Why is there a hold on my ATM/Debit card?

Some merchants place a pre-auth. hold on your card to make sure you have enough funds to cover their transaction. Holds can remain on your account until the transaction has fully completed. **These holds could cause you to lose temporary access to needed funds and may cause you to overdraft your account incurring fees. Please be conscious of all debit holds and your available funds.**

### What are the standard overdraft practices that come with my account?

We may authorize and pay overdrafts for the following transactions:

- ACH withdrawals
- Bill Payer transactions
- Checks written off your account

We may 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 I be charged if Sunset Credit Union pays my overdraft?

- We will charge you a fee of \$25.00 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 Sunset Credit Union to authorize and pay overdrafts on my everyday debit card transaction?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please check the box acknowledging this disclosure, call 503-643-1335, send an e-mail to [cuteam@sspfcu.com](mailto:cuteam@sspfcu.com) or complete the form below and return it to 1100 NW Murray Blvd, Ste 200, Portland OR 97229,

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\_\_\_\_\_ I want Sunset Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

\_\_\_\_\_  
Member's Name (Printed)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Member's Signature

\_\_\_\_\_  
Account Number