

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES



An overdraft occurs when you don't have enough money in your checking account to cover a transaction, but the credit union pays it anyway.

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.

STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT

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

- Checks and other transactions made using your checking account
- Automatic bill payments (i.e., ACH payments)
- Recurring debit card transactions

Effective August 15, 2010,

We **do not** authorize and pay overdrafts for the following types of transactions, unless you Opt-In:

- ATM transactions
- Everyday debit card transactions
- Online bill pay transactions (CommunityAmerica @ccountLink)

CommunityAmerica pays overdrafts at our discretion, which means we **do not guarantee** 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 COMMUNITYAMERICA PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- **Overdraft Plus Protection** - We will charge a fee of up to **\$25** each time we pay an overdraft. This discretionary service may be used when all overdraft transfer protection sources have been exhausted. We will pay the transaction and charge a fee rather than return the item as unpaid. If you have opted into ATM, everyday debit card and CommunityAmerica online bill pay transactions, it means we will authorize and pay these items even when the funds aren't available.
- **Overdraft Transfer Protection** - We will charge a fee of up to **\$5** each time you have an overdraft item that uses an overdraft transfer source. We can link a savings account or other type of account to your checking account. And when an overdraft situation occurs, we'll use funds from this designated account to pay for the transaction. There is no fee charged for this service with Premier Checking.
- There is no limit on the total fees we can charge for overdrawing your account.

WHAT IF I WANT COMMUNITYAMERICA TO PAY OVERDRAFTS ON MY ATM, EVERYDAY DEBIT CARD AND COMMUNITYAMERICA ONLINE BILL PAY TRANSACTIONS?

If you want us to authorize and pay overdrafts on ATM, everyday debit card and CommunityAmerica online bill pay transactions, please notify us in one of the following ways:

- **Online.** Using CommunityAmerica's secure online banking system, @ccountLink, you can quickly opt-in. You can also change your mind at anytime and update your preference in @ccountLink. The opt-in form can be accessed by clicking on 'Pay My Overdrafts' on the Account Summary page. If you're not an @ccountLink user, simply enroll at cacu.com and opt-in. *CommunityAmerica will not send an email using embedded hyperlinks, asking you to click a link that requests personal information that we already maintain.*
- **Mail.** Complete the form below and mail it back to us at:
CommunityAmerica Credit Union, PO Box 15950, ATTN: Electronic Services, Lenexa, KS 66285-5950.
- **Phone.** Call us at 913.905.7000 or toll-free at 800.892.7957.

OVERDRAFT PROTECTION PREFERENCE REQUEST FORM

YES, effective August 15, 2010, I want CommunityAmerica Credit Union to pay overdrafts on my **ATM, everyday debit card and CommunityAmerica online bill pay transactions** for the account(s) below.

NO, effective August 15, 2010, I don't want CommunityAmerica Credit Union to pay overdrafts on my **ATM, everyday debit card and CommunityAmerica online bill pay transactions** for the account(s) below.

.....
CHECKING ACCOUNT NUMBER

.....
PRINT NAME

.....
SIGNATURE

Mail to: CommunityAmerica Credit Union,
PO Box 15950, ATTN: Electronic Services, Lenexa, KS 66285-5950

.....
DATE