



What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have a sufficient available balance in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in three different ways:

1. We have overdraft services which allow for a transfer from one of your other accounts, which comes standard with your account and may be less expensive than our alternate overdraft protection services.
2. We offer overdraft protection for checks, ACH transactions and recurring debits. To learn more, ask us about these plans.
3. We also offer overdraft protection for one-time debit and ATM transactions. To learn more, ask us about these plans.

This notice explains our overdraft protection for qualifying accounts.

►What is the overdraft protection that I can qualify for?

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

1. Checks
2. ACH transactions
3. Recurring debits

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

1. ATM transactions
2. One-time 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 Georgia's Own pays my overdraft?

Under our overdraft protection services:

- We will charge you a fee of \$35.00 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 Georgia's Own to 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, call 800-533-2062, visit georgiasown.org or complete this form and present it at a branch or mail it to:

Georgia's Own Credit Union
PO Box 105205
Atlanta, GA 30348

_____ Yes, I want Georgia's Own to authorize and pay overdrafts on my ATM and one-time debit card transactions.

_____ No, I do not want Georgia's Own to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Account Number: _____

Date: _____

Printed Name: _____

Signature: _____