

Bay Media Federal Credit Union Checking Account Owners Opt-In for ATM and POS

**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 link to a savings account, or a link to an approved line of credit which may be less expensive than our standard overdraft practices.

This notice explains our standard overdraft practices.

**What are the standard overdraft practices that come with your account?**

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

1. Checks and other transactions made using your checking account number
2. Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions effective **August 15, 2010** unless you ask us to (see below):

1. ATM transactions
2. Everyday debit card transactions (Point-Of-Sale)

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 Bay Media Federal Credit Union pays my overdraft?**

Under our standard overdraft practices:

1. We will charge you a fee of **\$25.00** each time we pay an overdraft.
2. There is no limit on the total fees we can charge you for overdrawing your account.

**What if I want Bay Media Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions (POS)?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions (POS), please complete the Opt-In form below and present it at a branch, or mail it to: 12 MINT PLAZA San Francisco, CA 94103, or fax it to 415-986-7716. You have the right to revoke the Opt-In at any time.

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 I want Bay Media Federal Credit Union to authorize and pay overdrafts on my ATM & POS.

I **do not** want Bay Media Federal Credit Union to authorize and pay overdrafts on my ATM & POS.

Printed Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_