Your Right to Request Overdraft Coverage

An overdraft will occur 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, which may be less expensive than our standard overdraft practices.
    To learn more, ask us about these plans.

This notice explains our standard overdraft practices only, (#1 above).
We do authorize and pay overdrafts for the following types of transactions:
- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts, after August 15TH, 2010 for current member, 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.

Under our standard overdraft practices:
- We will charge you a fee of up to $30.00 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 GenFed CU to authorize and 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 1-800-860-5451 or complete the form below (checking 2nd box) and mail it to your local branch or 2492 Wedgewood Dr. Suite B, Akron, Ohio 44312.

☐ _____ I <u>do not</u> want GenFed CU to authorize and pay overdrafts on my ATM and everyday
(initial)   debit card transactions.

☐ _____ **I want** GenFed CU to authorize and pay overdrafts on my ATM and everyday
(initial)   debit card transactions.

_____   _____   _____
Printed Name   Date   Account Number

For GenFed employee use only: .
If completed by phone: Date: _____ Time: _____ Employee: _____

Confirmation letter sent: Date: _____ Employee: _____