

IMPORTANT INFORMATION-REGARDING YOUR OVERDRAFT PRIVILEGE

(IMPORTANT-Existing Account Holders: We will no longer be able to authorize and pay your overdrafts for ATM withdrawals and debit card transactions you make at a store, online, or by phone, unless you tell us (opt in) you want overdraft coverage for these transactions.

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 may cover your overdraft in two different ways:

1. We have standard overdraft protection, which comes with your account and is linked to your savings account where funds would be transferred automatically to cover your overdrafts.
2. We also offer similar overdraft protection plans, where you may request links from other accounts that you may own to cover your overdrafts.

This notice explains our standard overdraft practices.

WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH YOUR ACCOUNT?

We may authorize and pay overdrafts for the following types of transactions share draft (checks) and other transactions made through using your share drafts (checking) account number.

Automatic bill payments, for example automatic bill payments you have set up to be paid once per month.

We do 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 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 YOU BE CHARGED IF RFCU PAYS YOUR OVERDRAFT?

Under our standard overdraft practices:

- We may charge you a fee of up to \$25.00 each time we pay an overdraft.
- There is no limit on the daily fees we can charge you for overdrawing your account.

WHAT IF YOU WANT RFCU TO AUTHORIZE AND PAY OVERDRAFTS ON YOUR ATM AND EVERYDAY DEBIT CARD TRANSACTION?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please complete and return the form below and mail it to: Rocket Federal Credit Union P.O. Box 235 McGregor, Texas 76657, or return it to either of our office locations. You may also go to our website at www.rocketfcu.com to complete and submit the form.

_____ Yes, I want RFCU to authorize and pay overdrafts on my ATM and everyday debit card Transactions. (I UNDERSTAND I WILL BE CHARGED A FEE IF I HAVE AN OVERDRAFT)

_____ No, I do not want RFCU to authorize and pay drafts on my ATM and everyday debt card transactions.

Printed Name:
Signature _____

Date: _____