



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. (See Overdraft Privilege disclosure for details.)
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.

☐ What are the 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 number
- **Automatic bill payments**

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 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 **Kansas City Credit Union** pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$33** 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 **Kansas City Credit Union** 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 **816.861.5700**, [log-in to your account at www.kccu.net](#), or complete the form below and submit in person or mail to any of our three branches.

If you authorize the credit union to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

____ I do want **Kansas City Credit Union** to authorize and pay overdrafts on my ATM and everyday debit card transactions.

____ I do not want **Kansas City Credit Union** to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number: _____

Internal use only

(Completed by first and last name and EMP ID #): _____