



**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:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a savings account or your NECU credit card, 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:

- 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 or the item will be returned as Non-Sufficient Funds (NSF).

**What fees will I be charged if NECU pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25** 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 NECU to authorize and pay overdrafts on everyday debit card transactions?**

If you also want us to authorize and pay overdrafts everyday debit card transactions you can do so in the following manner:

Mail: Complete this form and mail back to NECU, 100 Borthwick Avenue, PO Box 1240, Portsmouth, NH 03802-1240.

Online: [www.necu.org/courtesypay](http://www.necu.org/courtesypay)

CyberTel: Through your online banking account

Phone: 1.888.436.1847 Fax: 603.422.9849

In Person: Visit your local NECU branch

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- I want NECU to authorize and pay overdrafts on my everyday debit card transactions.
  - I do not want NECU to authorize and pay overdrafts on my everyday debit card transactions.

(Please print clearly)

Account Number(s): \_\_\_\_\_

Full Name on Account: \_\_\_\_\_

Phone Number: (\_\_\_\_\_) \_\_\_\_\_

Today's Date (MM/DD/YYYY): \_\_\_\_\_



Federally insured by NCUA