



OVERDRAFT SERVICES Opt-In/Opt-Out Consent Form

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, Hickam Federal Credit Union, pay it anyway. We can cover your overdrafts in two different ways:

1. **Standard overdraft practices** that come with your account.
2. **Overdraft protection services** that are linked to a savings account or overdraft line of credit and may be less costly than our standard overdraft charges. To learn more, please contact us and ask about these services.

This notice explains our **standard overdraft practices**.

What are the standard overdraft practices that come with my account?

We 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 for the following types of transactions without your consent.

- ATM transactions
- Everyday (or one-time) 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 Hickam Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$30.00** each time we pay an overdraft.
- There is no limit per day on the total fees we can charge you for overdrawing your account.

What if I want Hickam Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you would like us to authorize and pay overdrafts on ATM and everyday debit card transactions:

- Call 423-1391 (Oahu only) or toll-free 1-800-432-4328 (Neighbor Islands and Continental U. S.).
- Complete the form below and present it at any Hickam FCU branch.
- Mail the form to: Attn: EOS Dept., Hickam FCU, P.O. Box 30025, Honolulu, HI 96820.
- Fax the form to 808-432-9862 or email to memberservice@hickamfcu.org.

A copy of the Overdraft Services Opt-In/Opt-Out Consent Form and disclosures are available for viewing or to download in our website at www.hickamfcu.org.

You may revoke this opt-in option at anytime by notifying us through any of the channels listed above. If you have any questions regarding this opt-in form or service, please call or email us.

YES, I want Hickam Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions to which an overdraft fee will be assessed.

NO, I do not want Hickam Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Last 4 Digits of Your Checking Account No: _____ Date: _____

