



OPT IN FORM

I want Dade County Federal Credit Union to authorize and pay overdrafts on my everyday debit card transactions\*.

I do not want Dade County Federal Credit Union to authorize and pay overdrafts on my everyday debit card transactions\*\*.

Member's Name (Printed)

Date

Member's Signature

Account Number

Branch #

\*ATM transactions are currently excluded from this service.

\*\*Recurring payments are exempt from opting out and will continue to be paid. The standard fee of \$29.00 will be applied.

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough available funds in your account to cover a transaction, but we pay it anyway. Please refer to our Membership and Account Agreement for a more thorough explanation of factors that determine when an overdraft occurs and when you may incur a fee for overdrawing your account. The Terms of the Membership and Account Agreement are incorporated herein, and both this document and the Membership and Account Agreement are meant to be interpreted together. We can cover your overdrafts in two different ways:

Available Protection:

- 1. We have standard overdraft practices that come with your account (Privilege Pay).
2. We also offer overdraft protection plans, such as a line of credit for those who qualify or a link to a savings account which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

What are the standard overdraft practices (Privilege Pay)\*\* that come with my Checking account?

We authorize and pay overdrafts for the following transactions:

- ACH withdrawals
• Bill Payer transactions
• Checks written off your account

Effective August 15, 2010, we will not pay your everyday debit card transactions unless you authorize us to do so.

What if I want Dade County Federal to authorize and pay overdrafts on my everyday debit card transaction?

If you want us to authorize and pay overdrafts on everyday debit card transactions, complete the section above and return it to any of our branches or mail it to 1500 NW 107 Avenue, Doral, Fl 33172 or call 305-471-5080 or 1-800-299-7147.

What fees will I be charged if Dade County Federal pays my overdraft?

Under our standard overdraft practices we will charge you the standard fee of \$29.00 each time we pay an overdraft.

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.

\*\*\*Privilege Pay is not offered for Another Chance Checking accounts.