

Consent Form For Overdraft Services

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 APCU/Center Parc pays it anyway. We can cover your overdrafts in two different ways

1. APCU/Center Parc has standard overdraft practices that come with your account.
2. APCU/Center Parc also offers overdraft protection plans, such as a link to another account, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans by calling (800) 849-8431.

This notice explains our standard overdraft practices.

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

APCU/Center Parc does authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

APCU/Center Parc will not authorize and pay overdrafts for the following types of transactions without our consent:

- Automated Teller Machine (ATM) transactions
- Everyday debit card transactions

APCU/Center Parc pays overdrafts at its discretion, which means authorization of payment is not guaranteed.

If APCU/Center Parc does not authorize and pay an overdraft, your transaction will be declined.

➤ **What fees will I be charged if APCU/Center Parc pays my overdraft?**

Under our standard overdraft practices:

- APCU/Center Parc will charge you a **\$32 fee** each time we pay an overdraft.
- APCU/Center Parc will not charge you a fee if your account is overdrawn by \$5 or less on any given day.
- There is a limit of \$160 per day on the total fees we can charge you for overdrawing your account.

➤ **What if I want APCU/Center Parc to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want APCU/Center Parc to authorize and pay overdrafts on ATM and everyday debit card transactions, call **(800) 849-8431**, email **info@apcu.com**, or complete the form below and present it at a branch/mail it to: **3900 Crown Road, Atlanta, GA 30380**. You can revoke your authorization for APCU/Center Parc to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that APCU/Center Parc can properly identify your account.

_____ I **do not** want APCU/Center Parc to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want APCU/Center Parc to authorize and pay overdrafts on my ATM and everyday debit card transactions

Printed Name: _____

Date: _____

Account Number: _____