



PO Box 2703  
Rocky Mount NC 27802  
252-442-8888 • [www.freedomfcu.com](http://www.freedomfcu.com)

## ***INSTRUCTIONS:***

Fill out this form completely and **SAVE IT!** Consider saving it to a secure location like other financial documents.

*Email it: [ffcurm@freedomfcu.com](mailto:ffcurm@freedomfcu.com)*

or

*Fax it: 252-442-6744*

or

*Mail it to:*

Freedom Federal Credit Union  
ATTN: OVERDRAFT AUTHORIZATION  
P. O. Box 2703  
Rocky Mount NC 27802

# SEE FORM ON PAGE 2



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## 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.
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 Freedom Federal Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you **NO** overdraft fee unless we pay an overdraft.
- We will charge you an overdraft fee of up to **\$28** 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 Freedom Federal 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 800-232-6532, visit [www.freedomfcu.com](http://www.freedomfcu.com), or complete the form below, present it at any branch or mail it to: Freedom Federal Credit Union, P. O. Box 2703, Rocky Mount NC 27802, ATTN: OVERDRAFT AUTHORIZATION

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I do not want Freedom Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Freedom Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Date: \_\_\_\_\_ Last Four Digits of Social Security Number: \_\_\_\_\_

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may revoke your authorization at any time by contacting us either in person, by mail, or by phone.