



**Your debit / ATM card
is all about convenience.
So is opting in.**

What does it mean for you?

If you ...	Then:	Should you Opt-In?
Never overdraw your debit card account.	This doesn't affect you, but opting-in is a good idea just in case it happens. There are <u>no new fees</u> .	Yes
Occasionally overdraw your debit card account.	If you don't opt-in, any overdrafts after that date will not be honored. You won't incur any fees from us, but your merchant may charge you a returned item fee and your transaction may be declined on the spot.	Yes
Have overdrawn your debit card account several times.	Without your opt-in, we will not be able to continue covering overdrafts. That means you could incur charges from merchants and have transactions declined.	Yes Consider ways to reduce these fees.

It's your choice - but you need to let us know.

It's simple: if you don't opt-in, we have no choice but to opt you out. That means we will not be able to authorize certain types of debit and ATM card overdrafts without your consent ([details on next page](#)).

Scroll down to page 2 to view specifics and to complete and print the opt-in form. You will need to mail this in with your other account opening documents and will receive a confirmation form by mail. Note that you may revoke your opt-in at any time.

INFORMATION ON OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we may 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 or lines of credit (loan), 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.

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- Checks and ACH transactions
- 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 and the item will be returned unpaid.

Under our standard overdraft practices:

- We will charge you a fee of **\$27** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account. We can close your account if you have excessive overdrafts. You should ask us if you qualify for a program that may pay your overdrafts for less than the overdraft fee.

To authorize First Citizens' Federal Credit Union to pay your overdrafts on checks, ACH transactions, ATM and/or everyday debit card transactions call us at 800-642-7515, or complete the form below and mail it to:

200 Mill Road Suite 100, PO Box 270 Fairhaven, MA 02719

or simply drop it off at one of our branch locations.

Please indicate your preference for payment coverage of overdraft transactions below. Please note that you must check the box to the left for each item you'd like payment on individually. For example, if you would like your check/ACH, debit and ATM transactions to be paid you must check off all three boxes and sign below.

I do want First Citizens' Federal Credit Union to authorize and pay overdrafts on my checks and ACH transactions.

* I understand that I must be a Member for 6 months before this service is activated.

I do want First Citizens' Federal Credit Union to authorize and pay overdrafts on my ATM transactions.

* I understand that I must be a Member for 6 months before this service is activated.

I do want First Citizens' Federal Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

* I understand that I must be a Member for 6 months before this service is activated.

Printed Name:

Date:

Account Number:

Email Address:

Signature: _____