



**TARRANT COUNTY'S  
CREDIT UNION**

## **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 Tarrant County's Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$35** each time we pay an overdraft.

Under our overdraft protection plan:

- We will charge you a **\$3** overdraft transfer fee, per transfer occurrence.

There is **no limit** on the total fees we can charge you for overdrawing your account.

➤ **What if I want Tarrant County's 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 817-884-1470, visit [tccu-tx.com](http://tccu-tx.com), or complete the form below and present it at any TCCU branch or mail to: TCCU · 200 Taylor Street · Suite 215 · Fort Worth TX 76196.

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\_\_\_\_\_ I **do not** want Tarrant County's Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ I want Tarrant County's Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Account Number \_\_\_\_\_

*At any time after authorizing TCCU to pay overdrafts on ATM and everyday Debit Card transactions, you can revoke that authorization. However, your ATM and everyday Debit Card transactions may then be declined if you do not have available funds in your account, at the time you attempt your transaction. A signed Opt-Out form is required to revoke authorization or you can Opt-Out through eBanking.*