

Consent Form for Overdraft Services

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to do so (see below).

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, such as a link to your savings account, which may be less expensive than our overdraft protection plan.
2. We also offer an overdraft protection plan.

This notice explains our overdraft protection plan.

What are the overdraft practices that are part of my overdraft protection plan?

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 do so):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means that 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 Partners Financial pays my overdraft?

Under our overdraft protection plan:

- We will charge you a fee up to \$30 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 Partners Financial to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, simply complete and return the form below or give us a call at (804) 649-2957. You may present this form at any branch location or mail to: Partners Financial Federal Credit Union, P.O. Box 887, Glen Allen, VA 23060.

_____ I have read and understand my options for overdraft protection.

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

Date: _____ Time: _____ Account Number: _____

Signature: _____

Please circle opt-in method below:
Mail In-Person By Phone

Printed Name: _____

Credit Union Use Only



Opt-in confirmation form initiated on system? (please circle)

YES

NO

Employee Name _____