What You Need To Know About Overdrafts & Overdraft Fees

An overdraft occurs when you do not have enough money in your account, using your available balance, 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 your savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

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 Forge Credit Union pays my overdraft?
Under our standard overdraft practices:

- We will charge you a fee of up to $30.00 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 Forge Credit Union 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, call us at (610) 352-2000 or complete the form below and present/mail it to:

<div align="center">

Forge Credit Union
1402 Bywood Avenue
Upper Darby, PA 19082

You have the right to revoke your decision for overdraft coverage on ATM and everyday debit card transactions at any time by contacting the credit union by phone or in person.

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

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

Printed Name: _____   Date: _____

Account Number(s): _____