

# Privilege Protection Opt-In Form



## 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 two different ways:

1. We have standard privilege protection overdraft practices that come with your account (limits apply);
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 privilege protection overdraft practices.

➤ **What are the standard privilege protection 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 DOCO Regional Federal Credit Union pays my overdraft?**

Under our standard privilege protection overdraft practices:

- We will charge you a fee of up to \$35.00 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 DOCO Regional 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) 227-9180, visit [www.docofcu.com](http://www.docofcu.com), or complete the form below and present it at a branch or mail it to:

DOCO Regional FCU  
Attn: Member Services  
P.O. Box 71389  
Albany, GA 31708-1389.

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**EFFECTIVE REQUEST DATE: AUGUST 15, 2010**

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

\_\_\_\_\_ I want DOCO Regional Federal Credit Union to continue to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_ Acct. #: \_\_\_\_\_

E-Mail Address \_\_\_\_\_ Day Phone: \_\_\_\_\_