

FIBRE FEDERAL CREDIT UNION OVERDRAFT TOLERANCE SERVICE NOTICE & REQUEST

This Overdraft Tolerance Notice and Request outlines information about the Overdraft Tolerance program of Fibre Federal Credit Union (Credit Union) and your request for such services.

What You Need To Know About Overdrafts And Overdraft Fees

An overdraft occurs when you do not have sufficient available funds in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in different ways:

- We have a standard discretionary overdraft protection service called Overdraft Tolerance that comes with your account, if you meet specific criteria.
- We also offer overdraft protection plans, such as a transfer from your savings account or line of credit. These may be less expensive than our Overdraft Tolerance program. To learn more, ask us about these options.

What does the Credit Union's Overdraft Tolerance Service cover?

With Overdraft Tolerance, we do authorize and pay overdrafts for the following types of transactions:

- Checks made using your checking account number
- Other transactions made using your checking account number
- Bill payments and other online transactions you initiate

The Credit Union pays 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.

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (Opt-in):

- ATM Transactions
- Debit card transactions

How much does it cost?

- We will charge you a fee of \$30.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.
- There is NO fee to keep the Overdraft Tolerance service on your account.
- There is NO fee if you never use it.