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 transfer plans**, such as a link to a savings account or personal line of credit, 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 through our Courtesy Pay Program:

- Checks and other transactions made using your checking account number.
- Payments made through BillPayer.

Wescom **will not** authorize and pay overdrafts for the following types of transactions unless you ask us to:

- Everyday check 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 Wescom Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of $30 each time we pay an overdraft.
- We limit overdraft fees to a maximum of four (4) fees per day.

**What if I want Wescom Credit Union to authorize and pay overdrafts on my everyday check card transactions?**

If you want us to authorize and pay overdrafts on everyday check card transactions you can opt-in to this coverage several easy ways:

- Visit eBranch at www.wescom.org, click on Options, Check Card Overdraft Protection from the link in the left menu and submit the form online.
- Call 1-888-4WESCOM (1-888-493-7266).
- Complete the form below and present it at any Wescom branch.

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**Please note that your selection will be effective immediately.**

- [ ] I **want** Wescom Credit Union to authorize and pay overdrafts on my everyday check card transactions.
- [ ] I **do not want** Wescom Credit Union to authorize and pay overdrafts on my everyday check card transactions.

Account Number: ____________________________________________________________
Checking ID Number(s): _______________________________________________________
Name:_______________________________________________________________________
Date: ______________________________________________________________________