Arapahoe Credit Union

*Serving Arapahoe County Since 1937*

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 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 a savings account or an overdraft protection line of line credit loan, 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 type 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 Arapahoe 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 Arapahoe 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 complete the bottom of this form and present it at 3999 E. Arapahoe Road, Centennial CO 80161 or 303 E. Hampden Ave, Englewood CO 80113.