



HEARTLAND CREDIT UNION
 5325 HIGH CROSSING BLVD
 MADISON, WI 53718
 800-362-3944 • WWW.HEARTLANDCU.ORG

OVERDRAFT SERVICE ELECTION

Account Owner Name _____ Account Number _____ Date _____

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when your available balance does not cover the transaction, but we pay it anyway. Your available balance is determined by reducing any uncollected funds or pending debits (which may or may not occur) from your actual account balance. 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 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 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 Heartland Credit Union Pays My Overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$25** 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 Heartland 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 1-800-362-3944, visit www.heartlandcu.org, or complete the form below and drop it off at any of our branches or mail it to:

Member Services
 Heartland Credit Union
 5325 High Crossing Blvd
 Madison, WI 53718

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