



WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

This notice explains our standard overdraft practices. An overdraft occurs when you do not have sufficient available balance in your account to cover a transaction at the time it is presented to us for payment, but we pay it anyway. Our Membership Agreement and Disclosures provides a more specific definition of “overdraft” and a more thorough explanation of all the factors that determine when an overdraft occurs. The terms of the Membership Agreement and Disclosures are incorporated herein, and both this document and the Membership Agreement and Disclosures are meant to be interpreted together. Therefore, in order to make your choice as to whether or not to opt-in to overdraft protection for debit card and ATM transactions, you should first review the Membership Agreement and Disclosures, including Section 14. We cover your overdrafts in two different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?

We do authorize and pay overdrafts for the following type of transactions:

1. Checks and other transactions made using your checking account
2. Automatic bill payments

After August 15, 2010 we will not authorize and pay overdrafts for the following type of transactions unless you notify us of your consent (see form below):

1. ATM transactions
2. Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

ARE THERE OTHER OVERDRAFT PROTECTION PLANS AVAILABLE?

We also offer overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

WHAT FEES WILL BE CHARGED IF NEIGHBORHOOD CREDIT UNION PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of \$34.00 each time we pay an ATM or debit card transaction overdraft.
- We will charge you a fee of \$34.00 each time we pay a check or ACH transaction overdraft.

WHAT IF I WANT TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

To authorize us to pay overdrafts on ATM and everyday debit card transactions: call 214.748.9393 or toll-free 800.321.3728, visit myncu.com, or complete the form below and present it at your nearest branch or mail to Neighborhood Credit Union, P.O. Box 803476, Dallas, TX 75380.

Please print, sign and return to a local branch or login to Online Banking and navigate to “Additional Services” and “Upload a Document” to securely upload this completed and signed form.

I want Neighborhood Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand that I have an ongoing right to revoke this consent at any time.

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

Signature: _____ Date: _____

Account Number: _____ Share ID/Account Name: _____