



OVERDRAFT PROTECTION OPT-IN

What You Need to Know about 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 your overdrafts in two different ways:

1. We have transfer overdraft protection that comes with your account. We will make transfers from your Line of Credit, Visa Credit Card or other savings account you designate at Trailhead when funds are available. You are only charged a \$3.00 fee for each transfer completed.
2. We also have a standard overdraft protection program* that allows us to overdraft your account, **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, the transaction will be returned or declined.

***We may be unable to pay your ATM and everyday debit card transactions unless you authorize us to do so by completing the form below.**

What fees will I be charged if Trailhead pays my overdraft?

Under our standard overdraft protection program:

- We will charge you a fee of \$28 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please complete the form below and return it to PO BOX 2788, Portland, OR 97208. You may also drop it off at our branch at 221 NW Second Avenue, Suite 100, Portland, OR 97209, or fax it to us at 503.228.6770.

OVERDRAFT OPT-IN

_____ I choose to "opt-in" to the standard overdraft protection program at Trailhead Federal Credit Union.

Member's Name (Printed)

Date

Member's Signature

Account Number(s)

Email Address