



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 your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account (Courtesy Pay).
2. We also offer overdraft protection plans, such as a link to a savings account, or a line of credit for those who qualify, 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 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

What fees will I be charged if Baltimore County Employees Federal Credit Union (BCEFCU) pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$25 each time we pay an overdraft
- There is no limit on the total fees we can charge you for overdrawing your account

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. We do not pay overdrafts that would make your account overdrawn by more than \$500. You must bring your account current within 30 days.

What if I want BCEFCU 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:

- **Phone:** Call our Debit Card Overdraft Services Hotline at **1-866-820-4850**
- **Mail:** Complete the form below and mail it in the enclosed postage paid envelope
- **Fax:** Complete the form below and fax it to 410-828-0325
- **Branch:** Complete the form below and present it at one of our branches
- **Online:** Visit www.bcefcu.com, select the *Debit Card Overdraft* link.

If you have questions, contact Member Services at 410-828-4730 or 1-800-234-4730.

 I want BCEFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

*If you do **NOT** want BCEFCU to authorize and pay overdrafts on ATM and everyday debit card transactions, no action is required.*

Signature: _____ Printed Name: _____

Date: _____ Account #(s): _____