



7260 W 135th Street
Overland Park, KS 66223
(913) 574-5000
www.mazuma.org

Mazuma Credit Union Overdraft Selection Options

Overdraft transactions are those transactions that you make (and we pay) that cause your account balance to become negative/overdrawn, or that cause your account to be further overdrawn if a negative balance already exists. For your convenience, we offer an **Overdraft Transfer Protection Service** and three **Overdraft Coverage Program Options** :

Overdraft Transfer Protection Service:

With the Overdraft Transfer Protection Service, you can link your other Mazuma accounts and/or Visa line of credit to your account. This service can be setup upon request, and is distinct from our Overdraft Coverage Program. However, you may request to have your account covered by both our Overdraft Transfer Protection Service and our Overdraft Coverage Program. A \$3 fee is assessed for each Overdraft Transfer. This Service is often less expensive than the Overdraft Coverage Program as funds transferred from another account or a Visa line of credit could help you avoid incurring Overdraft Fees or Returned Item Fees.

Overdraft Coverage Program Options:

Standard Coverage

With this option, which is our default option unless you choose another, we may authorize and pay checks, ACH payments, automatic bill payments, and in-person transactions that overdraw your account (or are received on an already overdrawn account). A \$28 fee applies for each of these covered transactions, which creates an overdraft (or is paid on an already overdrawn account). However, we will usually not authorize and pay ATM or everyday debit card transactions that would overdraw your account if you select Standard Coverage.

Extended Coverage

In addition to covering the transactions that are covered by the Standard Coverage option described above, Extended Coverage also covers ATM and everyday debit card transactions that would overdraw your account (or are received on an already overdrawn account). We do not authorize and pay overdrafts for ATM and everyday debit card transactions unless you ask us to (see below). A \$28 fee applies for each of these transactions that we pay that creates an overdraft (or that is paid on an already overdrawn account).

No Coverage

You can elect to remove Overdraft Coverage from your account. This means that we will usually not authorize or pay any transactions that would overdraw your account (or that would further overdraw an already negative account). These transactions may be returned to the payee, and will result in a \$28 Returned Item Fee.

Additional Notes

We pay overdrafts at our discretion, which means that we do not guarantee that we will authorize or pay any type of transaction. A \$28 overdraft fee will be assessed for each covered overdraft transaction that we pay. There is no maximum or daily limit on the number or total amount of fees you can be charged for overdrafts.

If we do not pay an overdraft transaction for any reason, the transaction will be declined or the item will be returned. A \$28 returned item fee will be assessed for all transactions drawn on your account that we return for non-sufficient funds. The merchant or other payee, with whom you conducted the transaction, may also charge you a fee for each item returned for non-sufficient funds.

You may change or revoke your Overdraft Coverage Option and sign up or withdraw from our Overdraft Transfer Protection Service at any time. For more information about our Overdraft Coverage Program or to change or revoke your Overdraft Coverage, please call Mazuma at (913) 574-5000, visit one of our branches, or mail this signed form to Mazuma Credit Union at 7260 W 135th Street, Overland Park, KS 66223. Please call or visit a branch to request Overdraft Transfer Protection. (*Note: Our fees are subject to change at any time. You will receive advance notice of fee changes when required.*)

Shares to Opt In:

For the selected, I elect:

- Standard Coverage (I do not want Mazuma to authorize and pay overdrafts on my ATM and everyday debit card transactions)
- Extended Coverage (I want Mazuma to authorize and pay overdrafts on my ATM and everyday debit card transactions in addition to Standard Coverage)
- No Coverage under Overdraft Coverage Program

Phone Authorization

Printed Name X _____ Account Number _____

Signature X _____ Date _____