

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.
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 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 authorize and pay overdrafts for the following types of transactions:

- ATM transactions
- Everyday debit card transactions

However, there are situations in which a debit card transaction may have been approved, and before the transaction can clear your account, another transaction clears not leaving enough money to cover the approved debit card transaction. We will pay these overdrafts if you ask us to.

What fees will I be charged if Bronco Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$32 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 Bronco Federal 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 already authorized debit card transactions, visit www.broncofcu.com or complete the form below and present it to any branch location, or mail to: Bronco Federal Credit Union, ATTN: Compliance Department, 135 Stewart Dr., Franklin, VA 23851

____ I do not want Bronco FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand I have the right to revoke this consent at any time.

____ I want Bronco FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand I have the right to revoke this consent at any time.

Printed Name: _____
Signature: _____
Date: _____
Account Number: _____

| For Office Use Only | |
|-----------------------|-----------------|
| Received by: | _____ on _____. |
| Processed by: | _____ on _____. |
| Confirmation sent by: | _____ on _____. |