



Main Branch
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Jackson, Michigan 49202
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Overdraft Opt-In Debit & ATM

South Central Credit Union will not pay your overdrafts for ATM withdrawals and every day debit card purchases you make at a store, online or by telephone **unless** you tell us you want overdraft privilege for these transactions. Even if you do not request overdraft privilege for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including, but not limited to, checks and online bill payments.

Having overdraft privilege does not guarantee we will pay your overdrafts for all of your ATM withdrawals and every day debit card purchases. If we do not pay your overdrafts for these types of transactions the transaction will be denied and we will not charge you an overdraft fee. If you opt to have overdraft privilege on your ATM withdrawals and everyday debit card purchased and we decide to pay an overdraft, you will be charged our normal overdraft fee of \$25.00 per item.

Overdraft privilege differs from other overdraft services we offer, such as linking your account to another account you have with us or an overdraft line of credit. These other options are usually lower in cost and can be used in place of our overdraft privilege. However, there are a limited number of times funds can be transferred from a linked **savings account** per month. Please refer to your new account disclosure for additional information.

We offer \$800 overdraft privilege for one checking account per household. There is no limit to the total fees we can charge you for overdrawing your account. Therefore, your overdrawn balance can be greater than the \$800.00 overdraft privilege offered on your account.

NO, I do **NOT** want South Central Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

YES, I **WANT** South Central Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Account # _____ Member's Signature _____ Date _____