



Overdrafts occur when you do not have enough money in your account to pay a transaction. We can cover overdrafts in several different ways:

1. We have **“Standard Overdraft Protection”** available for Share Draft accounts that have active ACH deposits for 60 days or longer.
2. We also offer overdraft plans that link to other accounts, such as a PFCU savings or overdraft line of credit loan. These options may be less expensive than our **“Standard Overdraft Protection”** plan.

This notice explains our **“Standard Overdraft Protection”** plan. To learn about other options, ask one of our Account Specialists

How does the “Standard Overdraft Protection” that comes with my account work?

We may authorize and pay overdrafts for the following types of transactions through this plan:

- Checks, Web Bill Pay payments and other transactions made using your checking account number.
- Automatic bill payments (such as recurring debit card and ACH Payments).

“Standard Overdraft Protection” will not automatically pay overdrafts for the following types of transactions unless you request us to and we agree to do so. (see *Opt-In form below*)

- ATM Transactions
- Everyday debit card transactions (such as one-time debit card and ATM transactions)

“Standard Overdraft Protection” is a discretionary courtesy and not a right of the Member/Account holder, nor is it an obligation of Prospectors, which means we do not guarantee that we will authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined and applicable fees may be charged.

What Fees will I be charged if Prospectors pays my ACH or Debit Card Overdraft?

Under our **“Standard Overdraft Protection”** practices:

- Prospectors will charge you a \$28 fee each time we pay an overdraft. Other options maybe available to you.
- You will not incur a fee on a transaction if the overdrawn balance is less than \$5 when the transactions posts.
- There is no limit on the daily fees we can charge you for overdrawing your account.

What if I want Prospectors to authorize and pay the overdraft transactions not covered by the “Standard Overdraft Protection”?

If you would like to Opt-in to our **“Courtesy Pay Program”** and have us authorize and pay ATM transactions and everyday debit card transactions , you must complete and sign the form below. You can return the form in person at either of our two branches, by fax (909) 396-6226 or by mail to: Prospectors FCU, 1310 Valley Vista Dr., Diamond Bar, CA 91765

What if I want to revoke my authorization of either or both: “Standard Overdraft Protection” or the “Courtesy Pay Program”?

If you decide you no longer want us to authorize payments through **“Standard Overdraft Protection”** or the **“Courtesy Pay Program”** you can notify us by calling (909) 396-9688 option #2 for assistance, in person at one of our branch locations, by sending a fax to (909) 396-6226, or in writing to Prospectors FCU, 1310 Valley Vista Dr., Diamond Bar, CA 91765

Prospectors reserves the right to revoke or suspend “Standard Overdraft Protection” or “Courtesy Pay Program” at any time.

Optional “Courtesy Pay Program” Opt-In Form

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

Print Member Name

Date

Member Signature

Member e-Mail

Account Number