



# Public Service Credit Union

260.432.3433 [www.mypscu.com](http://www.mypscu.com) 888.432.3433

**Jefferson Office**  
4025 W. Jefferson Blvd.  
Ft. Wayne, IN 46804  
Fax 260.432.6866

**Old Trail Office**  
7017 Old Trail Rd.  
Ft. Wayne, IN 46809  
Fax 260.747.6777

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## ***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 type of transactions:

- Checks, ACH and other transactions made using your checking account number.
- Automatic Online BillPay payments.

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

### ⇒ **What fees will be charged if Public Service Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$30 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 Public Service 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 everyday debit card transactions, please complete the form below and fax it to 260-432-6866, present it at your nearest branch, or mail to: Public Service Credit Union 4025 W Jefferson Blvd, Fort Wayne, IN 46804. If you have any questions call 260-432-3433 or toll free 888-432-3433.

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   I want Public Service Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. You have the right to revoke this authorization at any time.

   I do not want Public Service Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name \_\_\_\_\_ Account # \_\_\_\_\_