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 may be optional with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or line of credit, 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 may be optional with my account?**

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

- o Checks and other transactions made using your checking account number.
- o Automatic bill payments.

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- o ATM transactions
- o Every day 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.

*The maximum amount of overdrafts paid cannot exceed $400. To learn more, please see our Overdraft Solutions brochure.

If we do not authorize and pay an overdraft, your transaction will be declined.

- **What fees will I be charged if the Greater Cincinnati Credit Union pays my overdraft?**

Under our standard overdraft practices:

- o We will charge you a fee of **$27** each time we pay an overdraft.
- o There is no limit on the number of fees we can charge you for each instance of overdrawing your account.

- **What if I want the Greater Cincinnati 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, call 513-559-1234 and speak with a Call Center representative, visit www.gccu.org , or complete theOpt-In form provided in the Overdraft Solution brochure and present it in person at any branch location or mail it to:
7221 Montgomery Road, Cincinnati, OH 45236 C/O ATM Opt-In.