



300 Foulk Road, Suite 100, Wilmington, DE 19803

**New federal regulations now require members to opt-in for overdraft protection on their ATM and everyday debit card transactions.**

**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, and a personal overdraft from the line of credit, which may be less expensive. 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 through our WHOA (We Have Overdraft Assistance).

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

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

- ATM transactions
- Everyday debit card transactions (Point of Sale transactions)

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.

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

Under our standard overdraft practices:

- We will charge you a fee of \$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 DEXSTA 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 everyday debit card transactions, call 302-571-0522, visit [www.dexsta.com](http://www.dexsta.com) or complete the form below and present it at a branch or mail it to the address above.

I want DEXSTA Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

\_\_\_\_\_  
Account Number (includes all eligible checking Accounts)

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Should you change your mind and decide you no longer want us to authorize and pay overdrafts on your ATM and everyday debit card transactions you may revoke your authorization at any time by contacting us either in person, by mail or by phone.