Energy One Federal Credit Union

Overdraft Opt-in Agreement

An overdraft occurs when you do not have enough money in your account to cover a transaction. As a service, we can cover your overdrafts in two different ways:

1. Pay overdrafts at our discretion; we do not guarantee that an overdraft will be authorized or paid.
2. Use Overdraft Protection to transfer available funds from another Energy One account you sign on, or advance available funds from a line of credit upon application and approval.

ATM and debit card transactions cannot be authorized when the network is down, and will be declined. If you opt-in, your transactions may be approved up to our standard off-line limits.

What fees will I be charged if I overdraft my account?

If overdraft protection is used to transfer funds and cover a transaction, a transfer fee applies. If we pay an overdraft a $26 NSF fee applies. See our current fee schedule or www.energone.org/fees.asp for the amounts.

What if I do not opt-into overdraft protection?

If you do not elect to cover your account(s) with overdraft protection, your ATM and debit card transactions may be declined.

Complete the form below to elect your overdraft preference

Member Name(s) _____ Member # _____

☐ I **do not** want Energy One to pay overdrafts on ATM and debit card transactions.

☐ I want Energy One to pay overdrafts on my ATM and debit card transactions.

☐ I want Energy One to pay overdrafts on my ATM and debit card transactions, using the order indicated:

- ☐ Transfer funds from my savings account _____
- ☐ Transfer funds from another deposit account I sign on, account _____
- ☐ Advance funds from my line of credit (upon application and approval)

_____ _____ _____

Member Email Date