

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when your account's Available Balance, as defined in our *Overdraft Protection and Courtesy Pay Service Agreement*, is insufficient 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, which we refer to as *Courtesy Pay*.
2. We also offer overdraft protection plans, such as a link to a savings account or an overdraft 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, which we refer to as *Courtesy Pay*.

What is the *Courtesy Pay* coverage that comes with my account?

We do authorize and pay overdrafts (via *Courtesy Pay*) for the following types of transactions:

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

We do 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 pursuant to the *Courtesy Pay* service 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 using the *Courtesy Pay* service, your transaction will be declined.

What fees will I be charged if HawaiiUSA Federal Credit Union pays my overdraft through *Courtesy Pay*?

Under our *Courtesy Pay* service:

- We will charge you a *Courtesy Pay* fee of **\$29** 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 HawaiiUSA Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions via *Courtesy Pay*?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions via the *Courtesy Pay* service, **please call (Oahu) 534.4300, (Toll Free) (800) 379.1300**, or log on to our online banking service, click on the "Services" tab, select "Overdraft Protection" and follow the prompts, or complete the form below and present it at one of our convenient branch locations or mail it to:

HawaiiUSA Federal Credit Union
Attn: Central Operations
1226 College Walk
Honolulu HI 96817

Please complete only one section below:

I want HawaiiUSA Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions for the following checking accounts.

ID _____

ID _____

ID _____

ID _____

I do not want HawaiiUSA Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions for the following checking accounts.

ID _____

ID _____

ID _____

ID _____

Member Name: _____ Account #: _____ Date: _____