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 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.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts 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 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 HawaiiUSA Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **$28** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrafts on your account.

What if I want HawaiiUSA 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, **please call (Oahu) 534-4300, (Toll Free) 1-800-379-1300**, 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

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

☐ ID ____ _____ ☐ ID ____ _____

☐ ID ____ _____ ☐ ID ____ _____

Member Name: _____ Account #: _____ Date: _____