



Consent Notice:
**ACTION
REQUESTED**

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 Homebase Federal Credit Union (Homebase Credit Union) pays 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.

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 **WILL NOT** authorize and pay overdrafts for the following types of transactions without your consent:

- 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 Homebase Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$25.00** each time we pay an overdraft.
We will not charge you a fee if your account is overdrawn by \$1.00 or less on any given day.
There is **no limit** per day on the total fees we can charge you for overdrawing your account.

What if I want Homebase Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions :

- **CALL US** at (804) 452-0736 **OR**
- **COMPLETE THE FORM** below to:
 - Present it at a branch **OR**
 - Fax it to (804) 458-1182 **OR**
 - Mail it to: Homebase Credit Union, 4495 Crossings Boulevard; Prince George, VA 23875.

You can revoke your authorization for Homebase Credit Union to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

_____ No, I **do not** want Homebase Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ Yes, I want Homebase Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

First and Last Name _____

Address _____

City _____ State _____ Zipcode _____

Account Number

Signature: _____

Date: _____