

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 offer an overdraft protection plan(s), such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
2. We also have standard overdraft practices that come with your 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 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 Dominion Energy Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$25.00 each time we pay an overdraft. For debit card transactions, please refer to the current Fee Disclosure (can be found at [www.DominionEnergyCU.org](http://www.DominionEnergyCU.org)).
- There is no limit on the total fees we can charge you for overdrawing your account.

## **What if I want Dominion Energy Credit Union to authorize and pay overdrafts on my everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on everyday debit card transactions, call 1.800.268.6928 or 804.771.4708 during our normal business hours, visit [DominionEnergyCU.org](http://DominionEnergyCU.org), or complete the form below and present it at one of our branches. The OJRP Branch is located at 701 E. Cary St., Richmond, VA, and the Innsbrook Branch is located at 5000 Dominion Energy Blvd., Glen Allen, VA; or you can mail the form to: Dominion Energy Credit Union, PO Box 26646, Richmond, VA 23261-6646.

I want Dominion Energy Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

I do not want Dominion Energy Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

You are automatically opted in for Courtesy Pay on ACH/checks. To change your preferences, please call us or use the ACH/Check Courtesy Pay Opt In/Out form at [www.DominionEnergyCU.org](http://www.DominionEnergyCU.org).

Printed Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_