

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough available 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 that feature automatic transfers from one deposit account to another, such as a link to a savings account. This service may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

Below is our standard overdraft practice.

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 (ACH)

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- * Everyday debit card transactions

We do not authorize and pay overdrafts for ATM 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 River Region Credit Union pays my overdraft?

Under our standard overdraft practices:

- * We will charge you a fee of up to **\$22** each time we pay an overdraft transaction.
- * There is no limit on the total fees we can charge you for overdrawing your account.

What if I want River Region Credit Union to authorize and pay overdrafts on everyday debit card transactions?

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

- Contact us 573-635-4185
- Visit www.rrcu.org
- Complete the form below and present it or mail it to any of our locations:

River Region Credit Union
Attention: Member Service
3608 West Truman Boulevard
Jefferson City, MO 65109

River Region Credit Union
Attention: Member Service
2009 Schotthill Woods Drive
Jefferson City, MO 65101

River Region Credit Union
Attention Member Service
1105 Grindstone Pkwy, Ste 107
Columbia, MO 65201

THE EFFECTIVE DATE OF THIS AGREEMENT IS AUGUST 15, 2010

If you Opt-in to the Overdraft Service, you have the right to revoke the opt-in at any time.

I **do not** want River Region Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

I **do not** want River Region Credit Union to authorize and pay any overdrafts, including everyday debit card transactions, checks, and automatic bill payments (ACH)

I want River Region Credit Union to authorize and pay overdrafts under the standard overdraft practices, including my everyday debit card transactions.

Member Name: _____
(Printed Name)

Date: 05/05/2011

(Signature)

Member Account Number: _____