

**Consent form signed for enrollment ATM/Debit Card Overdraft Protection (Reg E)
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 Belco Community Credit Union (Belco) pays it anyway. Belco can cover your overdrafts in two different ways:

1. Belco has standard overdraft practices that come with your account.
2. Belco also offers overdraft protection plans, such as a link to a savings account and/or Line of Credit, which may be less expensive than our standard overdraft practices.

To learn more, please call Belco’s Sales Center at (717) 232-3526. This notice explains Belco’s standard overdraft practices (Item #1 above).

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

Belco does authorize and pay overdrafts for the following types of transactions:

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

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

- ATM transactions
- Everyday debit card transactions

Belco pays overdrafts at our discretion, which means that we don’t guarantee that we will always authorize and pay any type of transaction. If Belco does not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Belco pays my overdraft?

Under Belco’s standard overdraft practices:

- Belco will charge you a fee up to **\$35** each time we pay an overdraft.
- There is no limit to the total fees we may charge you for overdrawing your account.

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

Call (717) 232–3526, or email RegE@belco.org to request overdraft protection. You may also complete the form below

Or you may complete the form below and return it with the rest of your application.

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_____ I want overdraft coverage for my ATM and everyday debit card transactions.

Member Signature: _____

Date: _____

Account Number: _____

Email Address: _____