



New York University
Federal Credit Union

726 Broadway, Suite 110
New York, NY 10003-9502
(212) 995-3171

Savings Are Federally Insured Up
To \$250,000 By The NCUA.

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 that has come into your share draft account for payment. We can cover standard overdrafts through our overdraft protection plans, such as a link to a savings account or through our overdraft loan protection. To learn more you can call us at 212-995-3171.

What are 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 #
- 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

What fees will I be charged if New York University Federal 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.
- There is **no limit** on the total fees we can charge you for overdrawing your account.

What if I want New York University Federal 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 212-995-3392, visit www.nyufcu.com, or complete the form below and present it at the credit union or mail it to: 726 Broadway, New York, New York 10003.

☐ I do not want New York University Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ I want the New York University Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Print Name: _____ Account Number: _____

Signature: _____ Date: _____