



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 we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** available with your account.
2. We also offer **overdraft protection plans**, such as a personal overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

The 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 Amalgamated Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee up to **\$34.00*** each time we pay an overdraft.
- The maximum number of overdraft fees you may be charged in a day for overdrawing your account is 5.

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

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below.

*\$25 in California.