

## Important Notice Regarding Your Overdrafts & Overdraft Services

An overdraft occurs when you do not have enough money in your account to cover a transaction. As a service, we can cover your overdrafts in two different ways:

1. We have Overdraft Advance courtesy pay that comes with your account.
2. We also offer Overdraft Protection Plans, such as a link to a Share account or your Timeline Loan, which may be less expensive than Overdraft Advance. In most cases, this is already active on your account. Available funds in a Share account or a Timeline Loan will be accessed before the Overdraft Advance is activated. To learn more, ask us about these options.

### What are the procedures for Overdraft Advance if my account is overdrawn?

We do pay overdrafts for the following types of transactions up to your **\$500.00** Overdraft Advance Limit:

- 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
- Automatic or Recurring Debit Card transactions

Overdraft Advance coverage will be available at our discretion, which means we do not guarantee that we will always authorize or pay any type of transactions.

If we do not authorize and pay an overdraft, your transaction will be declined.

### What fees will I be charged if I overdraft my account?

If we pay the transaction with Overdraft Advance you will be charged **\$25.00** per transaction.

If we do not pay the transaction with Overdraft Advance you will be charged **\$25.00** per transaction, plus you may then be subject to penalties from the merchant.

- There is no limit to the number of total fees we can charge you for overdrawing your account.
- Overdraft items will be posted in accordance with SnoCope's existing checking account procedures.

### What if I want SnoCope to handle my ATM and everyday Debit Card transactions as we do today by authorizing and paying overdrafts on my ATM and everyday Debit Card transactions after Aug 15, 2010?

If you want us to authorize and pay overdrafts on ATM and everyday Debit Card transactions after August 15, 2010, call 425-388-3481 or complete the form below and bring it to or mail to: 3130 Rockefeller Ave, Everett, WA 98201



**Overdraft Services Opt-In option for ATM and one-time Debit Card transactions**  
**Fax, bring or send this form to SnoCope (you may also call the credit union to opt in).**  
**Effective Date: August 15, 2010**

I want SnoCope to authorize and pay overdrafts on my ATM and everyday Debit Card transactions

I do not want SnoCope to authorize and pay overdrafts on my ATM and everyday Debit Card transactions

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

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

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Account Number(s):

**SnoCope FCU**  
**3130 Rockefeller Ave**  
**Everett, WA 98201**

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