

**What You Need to Know about Overdrafts and Overdraft Fees  
(Checking Accounts Only)**

An overdraft occurs when you do not have enough money in your account to cover a transaction, but Nuvision Federal Credit Union dba Nuvision Credit Union (hereinafter "Credit Union") pays it anyway. We can cover your overdrafts in two ways:

1. We have standard overdraft practices that come with your account. This is our Bounce! Protection program.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices, to learn more, ask us about these plans.

This notice explains our standard overdraft practices (Bounce! Protection program).

**What are the standard overdraft practices (Bounce! Protection Program) that come with my account?**

Credit Union **authorizes and pays** overdrafts for the following types of transactions:

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

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

- ATM Transactions
- Debit card transactions

Nuvision pays 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 Nuvision pays my overdraft?**

Under our standard overdraft practices (Bounce! Protection Program):

- We will charge you a fee of **\$30 each time** we pay an overdraft.
- We will limit the number of charges to **four** fees per day

**What if I want Nuvision 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 and send it in, or call 800.444.6327, or visit nuvisionfederal.org.

**YES**, I want Nuvision to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**NO**, I do not want Nuvision to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_  
Member Name

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Nuvision Member Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Account Type