



## Regulation E: Consent Form for Overdraft Services

Due to changes in Federal Regulations, after August 15, 2010, we will not authorize and pay overdrafts the following types of transactions unless you ask us to by checking yes on the form below.

### 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 that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or line of credit, which may be less expensive than our standard overdraft practices. To learn more, call 888-673-2154 or visit us at 225 La Crosse Street La Crosse, WI 54602.

This 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

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions *unless you ask us to* by checking **yes** on the form 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 GECU pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** 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 GECU 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, call 888-673-2154 or complete the form below and either mail it to P.O. Box 579 La Crosse, WI 54602-0579 or return it to our office.

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\_\_\_ I do not want GECU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_ I want GECU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

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

Date: \_\_\_\_\_ Account Number: \_\_\_\_\_