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## What You Need to Know about Overdrafts and Overdraft Fees

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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 an **overdraft protection plans** such as a link to another account or a line of credit, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our **standard overdraft practices**.

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## What are the standard overdraft practices that come with my account?

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We **will** authorize and pay overdrafts for the following types of transactions:

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

We **will 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 always authorize and pay any type of transaction.

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

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## What fees will I be charged if Riverfront pays my overdraft(s)?

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Under our **standard overdraft practices**:

- We will charge you a fee of up to **\$30.00** each time we pay an overdraft.
- There is **no limit** per day on the total fees we can charge you for overdrawing your account.

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

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If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800-451-3477, visit our website at RiverfrontFCU.org, complete our Consent Form for Overdraft Services and present it at a branch or mail it to: 430 4th St., Reading, PA 19602-2630. You can revoke your authorization for the Riverfront to pay these overdrafts at any time by any of the above methods. Your revocation must include both your **name** and your **account number** so that we can properly identify your account.

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**Return to Riverfront Federal Credit Union, 430 4th St., Reading, PA 19602-2630.**

I **do not** want Riverfront to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

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

Date \_\_\_\_\_

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