

A9 – ODP ATM & Debit Card Opt In/Out What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account using the “available balance” method (as explained in the terms and conditions of 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 linking your account to your BayPort savings account or FlexLine (line of credit), which may be less expensive than our standard overdraft practices. Contact us to learn more about these options.

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

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 BayPort Credit Union pays my overdraft?

Under our standard overdraft practices:

- If you have authorized BayPort Credit Union to pay an overdraft for ATM and everyday debit card transactions, we will charge you the following fees each time we pay an overdraft on ATM and everyday debit card transactions:

Transaction Amount	Fee
Less than \$10.00	\$5.00
\$10.00 to \$25.00	\$20.00
Over \$25.00	\$29.00

- All checks and ACH, recurring debit card transactions, preauthorized automatic transfers, and bill payment overdraft fees are \$29.00 each.
- Returned Non-Sufficient funds (NSF) fees are \$29.00 each (see Fee Schedule for additional information)
- We limit the number of overdraft fees applied to your account to four fees per day per account.

What if I want BayPort Credit Union 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 757-928-8850 or (toll free) 1-800-928-8801 or complete the form below and present it at a branch or mail it to: One BayPort Way, Suite 350, Newport News, VA 23606.

I understand that this service is subject to approval and will not be effective until 30 business days after the account opening date.

I do not want BayPort Credit Union to authorize and pay my overdrafts on my ATM and everyday debit card transactions.

I want BayPort Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I understand that if I elect for BayPort Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions and I cause an overdraft, I will be charged a fee as stated in the Credit Union's fee schedule, as may be amended from time to time. This opt-in shall apply to all the undersigned's present and future accounts, whether jointly or individually held. All other terms and conditions of your cardholder and other agreements and disclosures with the Credit Union shall continue to apply.

Signature: _____ Date: _____
Printed Name: _____ Account Number: _____
Phone # _____ Share ID Number: _____

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may revoke your authorization at any time by contacting us either in person, by mail, or by phone.

In person: Stop by one of our branches. For a list of our branches and hours, please visit our website at <https://www.bayportcu.org>.

Phone: 757-928-8850 or (toll free) 1-800-928-8801

Mail: One BayPort Way, Suite 350
Newport News, Virginia 23606