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### 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** (**Courtesy Pay** service) that may come with your account.
2. We also offer **overdraft transfer options**, such as a link to a savings account or personal line of credit, 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** (**Courtesy Pay** service).

#### **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
- Payments made through BillPayer

We **will not** authorize and pay overdrafts for everyday debit card transactions and ATM transactions unless you ask us to. 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 Bayer Heritage Federal Credit Union pays my overdraft?** Under our standard overdraft practices:

- We will charge you a fee of \$29 each time we pay an overdraft.
- There is **no limit** on the total fees we can charge you for overdrawing your account.

If you have received this disclosure, you have elected for Bayer HFCU to apply Courtesy Pay to your everyday debit card transactions and ATM transactions. You may revoke this authorization at any time by contacting us in person, on CU@Home, by mail or by phone.

Member Focused.  
Service Driven.