



**YOUR RIGHT TO REQUEST AN OVERDRAFT PRIVILEGE**

We will not authorize and pay your overdrafts for any transactions (checks, ACH transactions, ATM withdrawals and debit card purchases you make at a store, online, or by telephone), unless you opt-in for Overdraft Privilege for these transactions. Even if you do not request overdraft Privilege for ATM withdrawals and debit card purchases, we may still pay an overdraft if you had sufficient funds at the time the transaction was authorized.

Having overdraft Privilege does not guarantee that we will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described below.

**Overdraft/Insufficient Funds Fees**

We will charge you a fee of \$25.00 each time we pay an overdraft. The fee for returning an item unpaid is \$25.00.

**Other Ways We Can Cover Your Overdrafts**

Overdraft Privilege differs from other overdraft services we offer that may be less expensive, such as linking your account to another account with us or an overdraft line of credit. Contact us to learn more about these options.

**How to Request Overdraft Privilege or Obtain More Information**

To request overdraft Privilege for your account for all transactions, or for information about other alternatives we offer for covering overdrafts, please:

- Contact us at 1-800-643-567
- Contact us at [www.msfcu.us](http://www.msfcu.us)
- Complete the form below and mail it to us at P O Box 55889 Jackson, MS 39296.

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I/We wish to participate in the Overdraft Privilege program offered by Mississippi Federal Credit Union, including approval and payment of checks, ACH, ATM and Point-of-Sale transactions up to a designated Overdraft Privilege limit. I/We understand that I/we will not have the Overdraft Privilege on the account until I/we receive written confirmation that it has been added to the account.

I/We understand that, for each insufficient transaction, the account will be assessed an overdraft or NSF fee of \$25.00. If an overdraft is created the next deposit will be utilized to bring the account back into a positive balance position. I/We understand that an account must be brought to a positive balance within 30 days or the Overdraft Privilege will be removed from the account. I/We understand that items may not be paid in the order in which they were written and the order in which they clear may result in overdrafts on the account. The items will not be paid or approved if the assigned Overdraft Limit has been exceeded, or if other accounts at Mississippi Federal Credit Union are not in good standing.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_ Account Number: \_\_\_\_\_