

OVERDRAFT CONSENT FORM

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 share/savings account or an overdraft line of credit (member must qualify), 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**.

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

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

- Share Drafts/Checks and other transactions made using your checking account number
- Automatic bill payments
- ACH Transactions

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time 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 Hawaii State FCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$28** 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 Hawaii State FCU to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, select **Yes** to this additional feature, otherwise select **No** if you do not want to authorize us to pay overdrafts on your ATM and one-time debit card transactions. If you would like to change your selection, please call (808) 587-2700, or print and complete this form and present it at a branch or mail it to: Attn: Operations Support Services Department Hawaii State FCU, P.O. Box 3072, Honolulu, HI 96802-3072.

MEMBER AUTHORIZATION:

- I request Hawaii State FCU to authorize and pay overdrafts on my ATM and one-time debit card transactions.
- I do not authorize Hawaii State FCU to pay overdrafts on my ATM and one-time debit card transactions.

Name _____ Account No. _____

Signature _____ Date _____

Branch/Department _____ Teller Name _____ # _____