

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

An overdraft occurs when you do not have enough money in the current balance in your account to cover a transaction at the time it is presented to us and posted, 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 transfers from a savings account(s) or a 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.

### 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
- 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 a transaction, it will be declined.

### What fees will I be charged if Broadview pays my overdraft?

Under our standard overdraft practices:

- We may charge you a \$28 fee 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 Broadview 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 **844-778-3328**.

Learn what overdraft option(s) are right for you by visiting [www.broadviewfcu.com/overdraftoptions](http://www.broadviewfcu.com/overdraftoptions).