Action Required to Keep PrivilegePay for Debit Card/ATM Transactions

Debit card transactions will be rejected if you have insufficient funds, unless you opt-in to the service by completing the form on the bottom of this page. Forms may be dropped off at a branch location or mailed to us at the address listed on the form.

Privilege Pay is Changing! 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 an overdraft line of credit or a link to a savings account, 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 will 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 Market USA Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

We will charge you a fee of up to **$29** 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 Market USA Federal 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 **complete the form below and drop it off at any of our branch locations or fax it to 301.586.3415. You may also mail the form to: Market USA FCU, 8871 Gorman Road, Suite 100, Laurel, MD 20723**

_____ I do not want Market USA FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Market USA FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____		_____		_____
Printed Name	Date	Signature	Date	Account Number

Market USA Federal Credit Union
8871 Gorman Road, Suite 100
Laurel, MD 20723