



## Bounce! Protection Form

### What You Need to Know about Overdrafts and Overdraft Fees (Checking Accounts Only)

An overdraft occurs when you do not have enough money in your account to cover a transaction, but Nuvision Federal Credit Union dba Denali. A Division of Nuvision Credit Union (hereinafter "Credit Union") pays it anyway. We can cover your overdrafts in two ways:

1. We have standard overdraft practices that come with your account. This is our Bounce! Protection program.
2. We also offer overdraft protection plans, such as 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 (Bounce! Protection program).

### What are the standard overdraft practices (Bounce! Protection Program) that come with my account?

Credit Union **authorizes and pays** overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

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

- ATM Transactions
- Debit card transactions

Credit Union pays 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 Credit Union pays my overdraft?

Under our standard overdraft practices (Bounce! Protection Program):

- We will charge you a fee of **\$30 each time** we pay an overdraft.
- We will limit the number of charges to **four** fees per day

### What if I want 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 send it in, or call 800.764.1123 option 3, or visit [denalifcu.org](http://denalifcu.org).

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**YES**, I want Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. **NO**, I do not want Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_  
Member Name

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Member Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Account Type