

Overdraft Protection: Opt-In Form

What You Need to Know About Overdrafts and Overdraft Fees

NuVision Federal Credit Union, d/b/a Denali. A division of NuVision Credit Union

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 overdraft practices available through a program called GOPlus Overdraft Protection, which is available on your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our GOPlus overdraft program. To learn more, ask us about these plans.

What are the overdraft practices that come with my account?

Effective July 1, 2010 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
- Everyday check 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 Denali. A division of NuVision Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30.00 each time we pay an overdraft.
- Also, if your account is overdrawn for 10 or more consecutive business days, we may freeze your account.
- There is no limit on the total fees we can charge you for overdrawing your account. There is an overdraft balance limit of up to \$1500.00, including fees.

What if I want Denali. A division of NuVision Credit Union to authorize and pay my overdrafts on my ATM and every day debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday check card transactions, you have several options:

- call the Member Contact Center at 257-7200, option 3 (toll-free at 800/764-1123, option 3) to assist you
- visit your branch
- log on to www.denalifcu.org
- complete this form and present it at any branch, or mail it to:

Member Contact Center – Opt-in
Denali. A division of NuVision Credit Union
440 E. 36th Avenue
Anchorage, AK 99503

Do Not Detach

I want Denali. A division of NuVision Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I DO NOT want Denali. A division of NuVision Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Account #: _____

Date: _____ / _____ / _____
Month Day Year

Signature: _____



DENALI
A DIVISION OF NUVISION CREDIT UNION

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