

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 coverage that comes with your account.
2. We also offer overdraft protection plans, such as a link to another account, which may be less costly than our standard overdraft coverage. To learn more, ask us about these plans.

This notice explains our standard overdraft coverage.

What is the standard overdraft coverage that comes 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 without your consent.

- 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. evolve FCU pays transactions using the Available Balance in your account.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if evolve FCU pays my overdraft?

Under our standard overdraft coverage:

- We will charge you a fee of up to \$32 each time we pay an overdraft
- There is no limit per day on the total fees we can charge you for overdrawing your account

What if I want evolve FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts for which an Overdraft fee will be assessed on ATM and everyday debit card transactions, you can click on the Overdraft Privilege (Reg E) option under the Services tab when logged into your eHome Banking, call (915) 593-5866 or Toll-Free (888) 373-3281, visit our website at <http://www.evolvefcu.org>, click on the More icon, click on the Overdraft Protection & Privilege link, complete the form below and present it at a branch or mail it to: 8840 Gazelle Dr. El Paso, TX 79925, or email it to mbrsvcs@evolvefcu.org You can revoke your authorization for evolve FCU to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

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

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

Member Signature: _____

Printed Name: _____

Date: _____

Account Number: _____