

What You Need to Know about Overdrafts and Overdraft Fees at North Star Community 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 standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as "Check-Mate" overdraft protection line of credit and automatic transfers from a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these services.

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
- * 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 North Star CCU pays my debit card overdraft?**

Under our new standard overdraft practices:

- * We charge you a fee of \$10 each time we pay an overdraft.
- * Also, if your account is overdrawn for 15 or more consecutive days, we will charge an additional \$1.00 per day.
- * There is no limit on the total fees we can charge you for overdrawing your account.

- **What if I want North Star CCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 701-438-2222 or 800-410-2226, visit www.northstarccu.com, or complete the form below and either bring it in to your branch location or mail it to: North Star Community Credit Union, PO Box 10, Maddock ND 58348.

This change will be effective August 15, 2010 for existing accounts, July 1, 2010 for new accounts..

**NO ATM/DEBIT TRANSACTIONS WILL BE ALLOWED TO OVERDRAW YOUR ACCOUNT
UNLESS THIS FORM IS RETURNED INDICATING YOUR CONSENT.**

____ I want North Star CCU to authorize and pay overdrafts on my ATM and everyday debit card transactions. **(Opt-in)**

____ I **do not** want North Star Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. **(Opt-out)**

Name: _____

Date: _____

Account Number: _____

OFFICE USE ONLY:

Confirmation letter sent: _____ Opt-in/out loaded by: _____ Date: _____



**Maddock—Rugby
Bottineau—Cavalier**
www.northstarccu.com