

Account Information

Name: First

MI

Last

Account Number

Important Information About Overdraft and Overdraft Fees

An overdraft occurs when you do not have enough available funds in your checking account to cover a transaction and the Credit Union pays it anyway. Sikorsky Credit Union offers protection to your account in two different ways:

1. **Standard overdraft protection services**, which automatically comes with your checking account. Standard overdraft protection includes:
 - Our Overdraft Privilege Service.
 - The ability to link your savings account to cover overdrafts (i.e.: Overdraft transfer from Savings, which may be less expensive than Overdraft Privilege Service).
2. **Personal Line One – Line of Credit**, which you may apply for. To learn more, ask a Credit Union representative about this service. (This service may be less expensive than Overdraft Privilege Service).

YOU MUST "OPT-IN" FOR OVERDRAFT COVERAGE ON ATM TRANSACTIONS AND ONE-TIME DEBIT CARD TRANSACTIONS

What You Need to Know About Our Overdraft Privilege Service
What is the Overdraft Privilege Service that comes with my checking account? (Basic Coverage)

1. Sikorsky Credit Union will authorize and pay overdrafts for the following types of transactions:
 - Checks and other transactions (ACH withdrawals, e.g., automatic payments and debits) made using your checking account number.
 - Online banking transfers and online bill payments from your checking account.
 - Recurring debit card transactions (e.g., monthly bills charged to your debit card).
 - Cashing a Sikorsky Credit Union check at a teller.
2. Sikorsky Credit Union **will not** authorize and pay overdrafts for the following types of transactions unless you ask us to (**opt- in below**).
 - ATM transactions.
 - One-time debit card transactions (e.g., everyday debit card purchases).
3. Sikorsky Credit Union pays overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay every type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Sikorsky Credit Union pays my overdraft?

1. When you utilize the Overdraft Privilege Service (basic coverage):
 - We will charge you a Fee of \$33 each time we pay an overdraft.
 - We will not charge you a fee for transactions of \$10 or less.
 - The maximum fees we will charge you for overdrawing your account is up to \$99 per day. (Fees include Overdraft and/or Returned Non-Sufficient Funds Fees)

What if I want Sikorsky Credit Union to authorize and pay overdrafts on my ATM transactions and one-time debit card transactions? (e.g., everyday debit card purchases)

1. If you also want Sikorsky Credit Union to authorize and pay overdrafts on ATM transactions and one-time debit card transactions:
 - Connect with our team at (203) 377-2252 or chat at <https://www.sikorskycu.org>
 - Visit your local branch
 - Print and complete this form and return it to your local branch or by mailing it to: Sikorsky Credit Union, Attn: Overdraft Privilege, 1000 Oronoque Lane, Stratford, CT 06614.

Overdraft Service Selection
☐
Opt Out

I do not want Sikorsky Credit Union to authorize and pay overdrafts on my ATM transactions and one- time debit transactions

☐
Opt In

I want Sikorsky Credit Union to authorize and pay overdrafts on my ATM transactions and one-time debit transactions

Overdraft Privilege Service Entire Program Opt-Out
☐

I, the undersigned, as an account holder of Sikorsky Credit Union DO NOT WANT to have the Overdraft Privilege limit applied to this account. I understand that in signing this waiver, Sikorsky Credit Union will not provide Overdraft Privilege Service (transactions/items will be declined or returned unpaid), as disclosed to me, for this account. I further understand that to have Sikorsky Credit Union apply the Overdraft Privilege Service limit to the account in the future, the account must be in good standing at the time I request Sikorsky Credit Union to do so.

Signature

Signature

Date

What if I no longer want Sikorsky Credit Union to authorize and pay overdrafts on my ATM transactions and one-time debit card transactions? (e.g., everyday debit card purchases)

1. To revoke your authorization to pay overdrafts on ATM transactions and one-time debit card transactions you can revoke your authorization at any time
 - Connect with our team at (203) 377-2252 or chat at <https://www.sikorskycu.org>
 - Visit your local branch
 - Print and complete this form and return it to your local branch or by mailing it to:
Sikorsky Credit Union, Attn: Overdraft Privilege, 1000 Oronoque Lane, Stratford, CT 06614.