



Overdraft Advantage ATM/Debit Card Consent Form

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do automatically strive to pay overdrafts for the following types of transactions:

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

We do not automatically strive to 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 Piedmont Advantage pays my overdraft?

Under our standard overdraft practices we will charge you a fee of \$32 each time we pay an overdraft.

If I previously selected not to allow Piedmont Advantage to strive to pay overdrafts on my ATM and everyday debit card transactions,

And I want to change my selection to authorize the credit union to strive to pay overdrafts on ATM and everyday debit card transactions:

Contact your local branch or complete the form below and present it at a branch or mail it to:

Piedmont Advantage Credit Union
3530 Advantage Way
Winston Salem, NC 27103

If you authorize the credit union to strive to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

____ I **do** want Piedmont Advantage Credit Union to authorize and strive to pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

Signature: _____