

FORUM Credit Union - ATM/Debit Card Consent Form

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:

- We have standard overdraft practices that come with your account. (Refer to the Overdraft Privilege Disclosure for details.)
- We also offer overdraft protection plans, such as a line of credit, which may be less expensive than our standard overdraft practices. To learn more, contact us about overdraft protection plans that may be right for you.

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 authorize us to (Authorization Below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee we will always authorize and pay any type of transaction.

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

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

Under our standard overdraft practices:

- We will charge you a fee of **\$39.00** each time we pay an overdraft.
- Each time your account is overdrawn for more than 48 hours, we will charge a \$2.00 per day negative account fee.
- There is no limit on the total fees we can charge you for overdrawing your account.
- For a complete listing of fees go to www.forumcu.com or visit any branch location.

What if I want FORUM Credit Union to pay overdrafts on my ATM and everyday debit card transactions?

If you authorize us to pay overdrafts on ATM and everyday debit card transactions, call 317.558.6000 or 1.800.382.5414, visit www.forumcu.com, or complete the form below and present it at a branch or mail to: P.O. Box 50738, Indianapolis, IN 46250-0738.

If you authorize the Credit Union to pay overdrafts for ATM and everyday debit card transactions, please complete the authorization below. Please note, you may revoke your authorization at any time by notifying the Credit Union.

YES, I do want FORUM Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

NO, I do not want FORUM Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Cardholder Signature

Cardholder Printed Name

Member Number

Account Number

Date