

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 Courtesy Pay standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to your checking and savings accounts. To learn more, ask us about these plans.

This notice explains our Courtesy Pay standard overdraft practices.

→ What are the Courtesy Pay 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
- External automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions:

- 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, the transaction will be declined.

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

Under our Courtesy Pay standard overdraft practices, there is no cost when an overdraft transaction is paid by Alliant.

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

If you also want us to authorize and pay overdrafts on everyday debit card transactions, you can opt in to an extended Courtesy Pay service by selecting the Extended Courtesy Pay option in Alliant Online Banking or by calling us at 800-328-1935.