



MIDAMERICAN CREDIT UNION[®]

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 overdraft in two different ways:

1. Standard overdraft practices that come with your account
2. Overdraft protection plans, such as a link to transfer from a savings account or a Mid American VISA card, which may be less expensive than our standard overdraft practices. To learn more, ask a financial service representative about these plans.

This notice explains our standard overdraft practices.

What are standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions using your checking account number
- ACH withdrawals
- Bill payments
- Recurring debit card transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us (see below):

- ATM transactions
- One-time 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 Mid American pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$25 each time we pay an overdraft.
- There is no annual limit on the total fees we can charge you for overdrawing your account.

What if I want Mid American to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and one-time debit card transactions, call (316) 722-3921, ext. 202, visit www.midamerican.coop, or complete the form below and present it to us or mail to: Mid American Credit Union, 8404 W. Kellogg Drive, Wichita, KS 67209-1845.

I have the right to revoke this coverage at any time by contacting Mid American Credit Union in writing or by telephone.

____ I want Mid American to authorize & pay overdrafts on my ATM & one-time debit card transactions. I understand I will be charged fees as listed above.

Name: _____

Account Number: _____

Date: _____