

Consent form for Overdraft Services for Debit Cards

What you need to know about overdrafts and overdraft fees at Global.

Your available balance is the amount of money in your account that is currently available for you to make purchases and withdrawals. Your Available Balance reflects any pending transactions and any holds placed on deposits. An overdraft occurs when your Available Balance in your account is not sufficient to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account (*see details below*).
2. We also offer overdraft protection plans, such as a link to a savings account, money market or credit line, which may be less expensive than standard overdraft practices. (*To learn more about these plans, visit the Global web site or call the Member Service Center.*)

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

We do not authorize and pay overdrafts for the following types of transactions unless you opt-in to Overdraft Services:

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

We do not authorize any pay overdrafts for the following type of transaction unless you authorize us by opting-in to Overdraft Services for debit cards (*see below*):

- Signature-based debit card transactions.

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

- Point-of-Sale (POS) transactions.
- ATM 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 Global pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee each day that we pay an item under Overdraft Services and/or Overdraft Services for debit cards and the negative balance at the end of the day is equal to or greater than \$5.00:

Overdrawn Amount	Fee
\$0.01 - \$4.99	\$0.00
\$5.00 - \$9.99	\$5.00
\$10.00 - \$14.99	\$10.00
\$15.00 - \$19.99	\$15.00
\$20.00 - \$24.99	\$20.00
\$25.00 - \$29.99	\$25.00
\$30.00 or more	\$30.00

- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Global to authorize and pay overdrafts on signature-based debit card transactions?

If you want Global to authorize and pay overdrafts on your signature-based debit card transactions, please call the Member Service Center at 907-563-4567 or 800-525-9094 outside of Anchorage. You may also complete the form below and present it at a branch or mail it to Global Federal Credit Union, P.O. Box 196613, Anchorage, AK 99519-9983. **Once you have made this authorization, you may revoke it at any time.**

_____ I do not want Global to authorize and pay overdrafts on my **signature-based debit card transactions**.

_____ I want Global to authorize and pay overdrafts on my **signature-based debit card transactions**.

Signature: _____ Printed Name: _____

Account Number: _____ Date: _____