



601 Oglethorpe Ave– P. O. Box 132  
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**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 may pay it anyway. You have the ability to choose the type of overdraft protection you want.

**We can cover your overdrafts in two ways:**

- (1) **Overdraft Protection:** We offer Overdraft Protection plans, such as a link to a savings account or an Overdraft Line of Credit Loan.
- (2) **Courtesy Pay Program:** The above plans are less expensive than our Courtesy Pay Plan. If you qualify for our Courtesy Pay, checks and ACH transactions may be covered. **We do not pay overdrafts for debit card and ATM transactions unless you tell us to.** You should notify us if you want your ATM and one time Debit Card transactions paid. All overdrafts are subject to a fee up to \$35 and you must qualify for Courtesy Pay Program.

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

- You will be charged a fee up to \$35 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

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

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

**If you would like GeoVista Credit Union to authorize and pay overdrafts on ATM and Debit Card transactions please sign below.**

**You can Opt-Out of the protection if you change your mind at anytime and revoke the authorization. Contact the branch of your choice.**

GeoVista Credit Union Branches					
Fort Stewart	Hunter	Pooler	Rincon	Statesboro	Richmond Hill
912 -876-5156	912-354-6420	912-748-6401	912-826-4008	912-764-4612	912-756-0214

\_\_\_ Yes, I want to Opt-In and receive overdraft protection on my debit card and ATM transactions.

\_\_\_ No thanks. I do not want one time Debit and ATM transactions paid using Courtesy Pay.

Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Account Number: \_\_\_\_\_

Office Use Only  
Give a copy to member. Do not scan office copy.