

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 ways:

- We offer standard overdraft practices in the Check Sentry overdraft protection plan that comes with your account.
- We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our Check Sentry overdraft protection plan. **To learn more about Automatic Transfer, see the bottom of this page.**

Standard Overdraft Practices Included With Check Sentry Overdraft Protection

We do authorize and pay overdrafts for the following transaction types if they fall within the terms and conditions outlined in the Check Sentry plan for your account, and no action is required to maintain this coverage:

Bill Payer	Payments you authorize by using the bill payer platform at TwinStarCU.com
Third Party	Arrangements with third parties to deduct payments from your account on a regular basis. Examples include: mortgage payments, insurance premiums, health club dues, etc.
Paper Checks	Checks that you have written are not affected by the new rules.

We will not authorize and pay overdrafts for the following transaction types unless you 'opt-in.'

ATM	Normal cash withdrawals or account transfers made at an ATM
Everyday debits	Debit card transactions conducted at retail locations

Fees Charged For Check Sentry Overdraft Protection

- TwinStar Credit Union charges \$33 each time we pay an overdraft.

Effective February 1, 2013, the maximum number of monthly Check Sentry activations will be 25 per account. Check Sentry privileges will be suspended for the remainder of the month once this limit is reached. For a complete list of Check Sentry terms and conditions, see the Deposit Agreement and Disclosure on TwinStar's website or at any branch.

I want TwinStar Credit Union to authorize and pay overdrafts on my ATM and debit card purchase transactions

Printed Name _____ Account Number _____

Signature _____ Date _____

Should you change your mind later: Whatever you decide, you can change your preference for payment of ATM and everyday debit overdrafts at any time. Simply stop by a branch or call our Contact Center at 800.258.3115

Automatic Transfer

Automatic Transfer is another service TwinStar Credit Union offers that could save you some money. When active, TwinStar will first look to your linked savings account or line of credit to cover an overdraft before implementing your Check Sentry overdraft protection plan. The fee per occurrence for Automatic Transfer is \$5.00. To activate Automatic Transfer, call us at one of the numbers listed above.