



**HOUSTON BELT & TERMINAL
FEDERAL CREDIT UNION**

HB&T FCU
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OVERDRAFT PROTECTION

Non-sufficient funds/overdraft may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests you initiate; B) Payments authorized by you; C) The unpaid return of items deposited by you; D) Charging your account for our applicable service charges and fees; E) The deposit of items to your account that, according to our Funds Availability Policy, are treated as not yet available. We are not obligated to pay any item initiated for payment against your account if your account does not contain sufficient collected funds. We have standard overdraft practices that come with your account.

- Overdrafts should not be used to pay ordinary or routine expenses, and you should not rely on overdrafts as a means to cover these costs.
- Avoid using this service as a short-term loan.
- If you overdraw your account, get money back into your account as soon as possible. Remember that you need to put enough money back into your account to cover both the amount of your overdraft and any fees.
- There is no guarantee that we will cover your ATM withdrawals, debit card transactions, and other electronic transactions that overdraw your account.
- Make careful records and practice good account management to avoid making transactions without sufficient funds available for withdrawal in your account and incurring fees.

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

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

- Transactions made using your checking account number
- Automatic bill payments

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

- 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, your transaction will be declined.

➤ **What fees will I be charged if Houston Belt & Terminal FCU pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25** each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts, including our fees that you owe us, shall be payable immediately. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts, including our fees. Your transactions may not be processed by us in the order in which they occurred. The order in which transactions are received by us and processed by us can affect the total amount of overdraft fees incurred by you. Please refer to the Membership Account Agreement for full details about the order in which transactions are processed by us.

You may choose not to participate in the Overdraft Protection Service by submitting this request in writing to HB&T FCU. Without the Overdraft Protection, your insufficient funds items may be returned to the payee and/or declined at the point of purchase. You will still be charged the standard NSF fee of \$25.

I do not want HB&T FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want HB&T FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Account Number: _____

Signature: _____ Date: _____