

<Mazuma logo>
Mazuma Credit Union
9300 Troost Ave.
Kansas City MO 64131

Overdraft Coverage Consent
ATM and One-Time Debit Card Transactions

ATTN: Important information regarding changes to overdraft coverage on your checking account(s). Your written consent is required to allow overdraft coverage.

Due to new federal guidelines, Mazuma Credit Union is required to obtain your consent to allow overdraft coverage on your account(s). *Please review the information below and reply promptly to allow Mazuma's standard overdraft coverage on your account.*

YOUR CURRENT OVERDRAFT COVERAGE:

Mazuma does pay overdrafts for the following types of transactions:

- Share drafts/checks
- Automatic bill payments
- ACH transactions
- One-time debit card transactions in which you select 'Credit' at time of payment.

Mazuma does not pay overdrafts for the following types of transactions:

- ATM transactions
- One-time debit card transactions in which you select 'Debit' and enter your PIN number at time of payment.

Overdraft Fees: Mazuma charges a fee of \$24 each time you incur an overdraft. However, Mazuma does not guarantee that all nonsufficient funds transactions will be paid.

CHANGES IN OVERDRAFT COVERAGE:

Under the new federal guidelines, Mazuma cannot pay overdrafts on your one-time debit card transactions and charge a fee unless you Opt-in for Coverage. The differences are explained below:

- Opt-in (Continue) Coverage means that should you come into a situation where your account may be without sufficient funds to cover a transaction, Mazuma may pay the transaction and you will be charged a nonsufficient fund fee.
- Opt-out (Remove) means that should you get into a situation where your account may be without sufficient funds, Mazuma will not pay the transaction, it may be declined and you will not be able to continue with your transaction unless you use another means of payment. Merchant fees may also be assessed.

To opt-in and allow overdraft coverage, print the form below, complete it and return it to us. To return the form, fax to (816) 382-6920, bring it your local Mazuma branch or mail to: Mazuma Credit Union – Reg E., 9300 Troost Ave., Kansas City, MO 64131.

If there are multiple owners on the ATM and/or debit card account, either account owner can act on behalf of all owners on this account. Only one (1) owner's signature is needed to continue or remove overdraft coverage.

CONTINUE COVERAGE: I authorize Mazuma to pay overdrafts on my one-time debit card transactions (when you select 'Credit' at time of payment). I understand I will be charged fees as listed above.

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

REMOVE COVERAGE: I do not authorize Mazuma to pay overdrafts on my one-time debit card transactions (when you select 'Credit' at time of payment).

Member's Signature

Printed Name

Account Number(S): **Note: Your consent to continue or remove coverage will apply to all accounts listed below.**

Date