



Meadowland Credit Union
 1040 North Main Street
 P.O. Box 133
 Sheboygan Falls, WI 53085
 Phone: 920-467-8105 Fax: 920-467-8417
 www.meadowlandcu.org

*Where People Are Worth
 More Than Money*

**MASTERCARD DEBIT CARD
 EXPLANATION OF OVERDRAFTS AND OVERDRAFT FEES**

An overdraft occurs when you do not have enough money in your account to cover a transaction, but Meadowland Credit Union (MCU) pays it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices (Overdraft Courtesy Pay) that come with your account.
2. We also offer overdraft protection plans, such as a link to a share savings account or an overdraft line of credit, which may be less expensive than our standard overdraft practices.

We do not authorize and pay overdrafts for ATM withdrawals and one-time (everyday) debit card transactions you make at a store, online, or by telephone, unless you ask us to. We do authorize and pay overdrafts for checks and other transactions made using your checking account number and automatic bill payments.

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 MCU pays my overdraft?

- We will charge you a fee up to \$35.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

How to Request Overdraft Coverage or Get More Information

To request information about other overdraft protection plans we offer, please stop in or contact us at (920) 467-8105 or at meadowlandcu.org.

Complete the consent form below and drop off or mail to Meadowland Credit Union.

(You have the right to revoke this overdraft authorization at any time. This revocation can be done at the branch or by mail.)

I want to authorize MCU to pay overdrafts on my ATM and everyday debit card transactions.

I do not want to authorize MCU to pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Signature: _____

Date: _____ Account Number: _____