
Consent Form for Overdraft Services

GPO's Privilege Pay

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 overdraft in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to your savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

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

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your share draft 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):

- 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.

What fees will I be charged if GPO pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$25 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

(Continued)

What if I want GPO to authorize and pay overdrafts on my everyday debit card transactions?

If you want us to authorize and pay overdrafts on everyday debit card transactions:

Call your nearest branch:

- New Hartford (315) 724-1654
- Utica (315) 724-7850
- Oneida (315) 363-8029
- Ilion (315) 894-5024
- Dolgeville (315) 669-5770

Visit our website authorization link:

- www.gpofcu.com/overdraft

Complete and present this form at any GPO branch or mail it to:

- GPO Federal Credit Union
4311 Middle Settlement Road
New Hartford, New York 13413

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

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

Printed Name _____

Date _____

Account Number(s) _____

You have the right to revoke this authorization at any time by contacting the credit union.

FOR STAFF USE ONLY:

Date ____/____/____ MSR: ____

One-time Debit Card Option Authorization Requested:

Verbal On-Line Form Submitted

One-time Debit Card Option Revoked:

Verbal On-Line Form Submitted

Disclosure provided to member

Original sent for scanning
