

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 different ways:

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

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 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 Dominion Energy Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$25.00 each time we pay an overdraft. For debit card transactions, please refer to the current Fee Disclosure (can be found at www.DominionEnergyCU.org).
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Dominion Energy Credit Union to authorize and pay overdrafts on my everyday debit card transactions?

If you also want us to authorize and pay overdrafts on everyday debit card transactions, call 1.800.268.6928 or 804.521.2525 during our normal business hours, visit DominionEnergyCU.org, or complete the form below and present it at a Dominion Energy Credit Union branch – see website for list.

I want Dominion Energy Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

I do not want Dominion Energy Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

You are automatically opted in for Courtesy Pay on ACH/checks. To change your preferences, please call us or use the ACH/Check Courtesy Pay Opt In/Out form at www.DominionEnergyCU.org.

Printed Name: _____ Account Number: _____

Signature: _____ Date: _____

Return to:

Dominion Energy Credit Union

PO Box 26646, Richmond, VA 23261-6646

Phone: 800-268-6928 • Fax: 804-521-2510 • Email: mycu@dominionenergy.com

Zix secure email: www.dominionenergycu.org/securemail

You may also return the form via Secure Messaging by logging into Digital Banking

Inter-office Mail

VA-Credit Union Operations – Boulders

Federally Insured by NCUA.