

## HEADQUARTERS

P.O. Box 43310 • Jacksonville, FL 32203-3310  
500 West 1st Street • Jacksonville, FL 32202  
(904) 359-6800 • (800) 766-4328  
www.firstflorida.org



### Federal Government Regulation affects your ATM/debit transactions

#### 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 overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans which may be less expensive than our standard overdraft practices. To learn more, ask about our 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 checking account number
- Automatic bill payments

Unless you allow us to, we cannot authorize and pay overdrafts for the following types of transactions:

- 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 First Florida Credit Union pays my overdraft?

Under our standard overdraft practices:

We will charge you a fee of \$32 each time we pay an overdraft  
There is no limit on the total fees we can charge you for overdrawing your account.

#### What if I want First Florida Credit Union to authorize and pay overdrafts on my ATM and/or everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and/or everyday debit card transactions, complete the form below and select the "I WANT" box. Then mail your completed form to: First Florida Credit Union, P.O. Box 43310, Jacksonville, FL 32203-3310. Or call (800) 766-4328, ext. 1, or visit a branch near you.

I do not want First Florida Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want First Florida Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_ Share ID: \_\_\_\_\_

Signature: \_\_\_\_\_