



PO Box 00167
Columbia, SC 29201-3167
(803) 978-2101

**Overdraft Privilege
Regulation E
Service Consent**

YOU MAY REQUEST OVERDRAFT PROTECTION COVERAGE FOR CERTAIN ATM WITHDRAWALS AND DEBIT CARD PURCHASES. TO DO SO, YOU MUST REQUEST THIS SERVICE AS EXPLAINED BELOW:

To Request Overdraft Coverage ATM and Debit Card Purchases: We will not pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone, unless you tell us you want overdraft coverage for these transactions. Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks. *Having overdraft coverage does not guarantee that we will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described below. If we do not pay an overdraft your transaction will be declined and a return item fee may be charged as explained in your agreements with us.*

Overdraft coverage for ATM and Debit Card Purchases differs from other overdraft services we offer, such as linking your account to another account with us or an overdraft line of credit. Complete the steps below if you want overdraft coverage to apply to your ATM withdrawals and debit card purchases.

Overdraft Coverage of Other Transactions (Not ATM or Debit Card Purchases): As noted, we may pay overdrafts caused by other methods such as checks as explained in the Membership Account Agreement and Disclosures ("MAAD").

Overdraft Fees*: When we pay any overdraft, we may charge you the fees listed below (and in your Rate and Fee Schedule)

- We will charge you a fee of up to \$25 each time we pay an overdraft.
- We will charge you a transfer fee of up to \$2 per transfer
- We will charge you a \$25 NSF fee for each item returned

The Credit Union limits the total daily dollar amount paid in overdraft fees to \$80. There is no limit on the daily NSF fees. Multiple Presentments may result in multiple fees. It is important you carefully read the terms of your MAAD so you can understand when an overdraft may occur and when fees may be charged.

*May be amended from time to time. Please refer to the Credit Union's Rate and Fee Schedule.

OTHER WAYS WE CAN COVER YOUR OVERDRAFTS: WE OFFER OTHER WAYS OF COVERING YOUR OVERDRAFTS THAT MAY BE LESS EXPENSIVE, SUCH AS LINKING YOUR ACCOUNT TO ANOTHER ACCOUNT WITH US OR AN OVERDRAFT LINE OF CREDIT. CONTACT US TO LEARN MORE ABOUT THESE OPTIONS.

How to Request Overdraft Coverage or Get More Information: To request overdraft coverage for your ATM withdrawals and debit card purchases, or for information about other alternatives we offer for covering overdrafts, please:

- Contact us at 1-888-978-2136;
- Contact us at info@phcu.org;
- Complete the form below and mail it to: PO Box 100167, Columbia SC 29202; or
- You may also bring it to any branch location.

Return This Portion to the Credit Union

(Sign Below to Receive this Service) I/We want overdraft coverage for my ATM withdrawals and debit card purchases. I/We understand that if the Credit Union decides to pay an overdraft as explained in the MAAD, I/we will be charged a fee as stated above or in the Credit Union's fee schedule, as may be amended from time to time. This opt-in shall apply to all the undersigned's present and future accounts, whether jointly or individually held. All terms and conditions of the MAAD, which I/we have reviewed and understand shall continue to apply. **I may revoke this opt-in by providing notice to you in writing at the address set forth above. Any opt-out will be effective when actually received by the Credit Union and after we have had a reasonable period of time to effectively enter your election(s) into applicable payment systems.**

Member Number	Checking Share ID
Signature	
X	
Print Name	Date
X	X

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may revoke your authorization at any time by contacting us either in person, by mail, or by phone.