



FEDERAL CREDIT UNION

888 Washington Boulevard, Stamford, CT 06901  
info@MySoundCU.org • MySoundCU.org  
1.833.SOUNDFCU • 203.977.4701

## ATM and Debit Card Purchases

### Your Right to Request Overdraft Coverage

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.

Overdraft coverage differs from other overdraft services we offer, such as linking your account to another account with us or an overdraft line of credit. See below for more information, including how to contact us if you want overdraft coverage to apply to your ATM withdrawals and debit card purchases.

### Overdraft Fees

- We will charge you a fee of \$30.00 each time we pay an overdraft.
- There is a limit of \$150.00 on the daily fees we can charge you for overdrawing your account.

### Other Ways We Can Cover Your Overdraft

We offer other ways of covering your overdraft 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 to Authorize and Pay Overdrafts on ATM and Everyday Debit Card Transactions or Get More Information

To request overdraft coverage for your ATM withdrawals and debit card purchase, or for information about other alternatives we offer for covering overdrafts, please:

- Contact us at 1.833.768.6332 or info@MySoundCU.org
- Visit MySoundCU.org
- Complete the form below and mail to:

Sound Federal Credit Union, 888 Washington Blvd, Stamford, CT 06901

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

\_\_\_ I want Sound Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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