Sound
FEDERAL CREDIT UNION

Your Right to Request Overdraft Coverage

You have the right to request overdraft coverage for ATM withdrawals and debit card purchases made at a store, online, or by phone. We will not pay overdrafts for these transactions unless you tell us you want us to. Even if you don't request overdraft coverage for ATM and debit card purchases, we may still cover overdrafts for other types of transactions, including checks.

Please note: Having overdraft coverage does not guarantee that we will pay an overdraft. If we do authorize an overdraft, a fee will be charged, as outlined below.

Why Consider Opting In?
Opting in for overdraft coverage helps you avoid declined transactions and provides peace of mind, knowing you're protected when unexpected expenses arise. It offers flexibility by allowing you to complete purchases even if your balance is low, giving you more control over your finances. Plus, it's an easy way to ensure that important purchases are processed without the worry of insufficient funds.

Overdraft Fees

- A fee of $30.00 will be charged each time we pay an overdraft.
- The maximum daily fee for overdrafts is $150.00.

Other Ways to Cover Your Overdraft
We also offer alternative ways to cover your overdraft, such as linking your account to another or using an overdraft line of credit. These options may be more cost-effective. Contact us to learn more about these alternatives.

How to Request Overdraft Coverage or Get More Information
To request overdraft coverage for your ATM and debit card transactions or to learn about other overdraft options, you can:

- Call us at 1.833.768.6332
- Email us at Info@MySoundCU.org
- Mail completed form to:
  Sound Federal Credit Union
  37 North Avenue
  Norwalk, CT 06851

Print Name: _____ Date: _____

Account Number: _____

☐ **I WANT Sound Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.**

☐ **I DO NOT WANT Sound Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.**

Signature: _____