



Utah First Federal Credit Union  
200 E South Temple  
Salt Lake City, UT 84111  
(801) 320-2600

**Please sign this form and return it as soon as possible to Utah First Federal Credit Union.  
Here are the ways you can complete this form:**

- Call 800-234-0729
- Deliver form to your local branch office
- Mail form to Utah First Credit Union, c/o Courtesy Pay, P.O. Box 2197, Salt Lake City, UT, 84110-2197

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:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a share account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these 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 share draft 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):

- 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 Utah First Credit Union pays my overdraft? Under our standard overdraft practices:

- We will charge you a fee of up to \$17.95 each time we pay an overdraft.
- Also, if your account is overdrawn for three (3) or more consecutive business days, we will charge an additional \$5.00 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if you want Utah First Credit Union to authorize and pay overdrafts on your everyday debit card transactions?

If you want us to authorize and pay overdrafts on everyday debit card transactions, please complete this form and send it to us using the contact information mentioned above.

Please note that you may reinstate or revoke your Opt-In decision at any time.

\_\_\_\_\_ I do want Utah First Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

\_\_\_\_\_ I do not want Utah First Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

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

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

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

Email Address: \_\_\_\_\_