

**CORE Credit Union**  
**EXPLANATION OF OVERDRAFT COVERAGE**

**Your Right to Request Overdraft Coverage**

**CORE Credit Union 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 CORE 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.

**Your Right to Opt Out of Overdraft Coverage**

If CORE currently provides overdraft coverage for your account this means that if you attempt to spend or withdraw more money than you have in your account, we may decide to pay the overdrawn amount. Having overdraft coverage does not guarantee that we will pay your overdrafts. If we do, we will charge you fees. This coverage differs from other overdraft services we offer, such as linking your account to another account with us or an overdraft line of credit.

**You may tell us not to pay overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone. [If you do, we will decline these transactions if you do not have enough money in your account to cover them.] As a result, you may pay fewer overdraft fees.**

**Your decision to opt out will not affect whether we pay overdrafts for other types of transactions, including checks. We may still cover these transactions and charge you a fee. See below for more information about your overdraft coverage, including how to contact us to opt out.**

**Overdraft Fees**

- We will charge you a fee up to \$50 each time we pay an overdraft.
- There is no limit on the daily fees we can charge you for overdrawing your account.

**Other Ways We Can Cover Your Overdrafts**

CORE offers other ways of covering your overdrafts, such as a link to your savings account or to an overdraft line of credit, which may be less expensive. You may contact us to learn more about these options.

**How to Opt In or Opt Out 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 [www.corecu.org](http://www.corecu.org)
- Complete the form below and mail it to:  
CORE Credit Union  
Attn: Member Services  
PO Box 1987  
Statesboro, GA 30459

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 I want overdraft coverage for my ATM withdrawals and debit card purchases.

I do not want overdraft coverage for my ATM withdrawals and debit card purchases.

Member Name: \_\_\_\_\_

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

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

Suffix Number: \_\_\_\_\_

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