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**What You Need to
Know about
Overdrafts and 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 “**Overdraft Privilege**” that comes with your account
- We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices.

What is Overdraft Privilege?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- ACH withdrawals

We do not authorize and pay overdrafts for the following transactions unless you ask us to (see below):

- ATM transactions
- 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 be charged if Hughes FCU pays my overdraft?

If your transaction is paid by Overdraft Privilege:

- We will charge you a fee of \$28.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

Would you like Hughes FCU to authorize and pay overdrafts for ATM and every day debit card transactions for you?

Effective August 15, 2010, if you also want us to pay overdrafts on ATM and every day debit card transactions, please complete the attached form and present it at any branch or mail it in the enclosed postage paid envelope.
