

Safe and Sure Plan

Yes, I want to opt-in to the FedStar Credit Union's Safe and Sure Plan, thereby authorizing FedStar Credit Union to approve and pay overdrafts by transferring necessary funds from my designated share account (listed below) to my regular share draft account (listed below) as outlined in the Safe and Sure Plan and Disclosure.

No, I do not want to opt-in to the FedStar Credit Union's Safe and Sure Plan, and do not authorize FedStar Credit Union to approve and pay overdrafts by transferring necessary funds from my designated share account (listed below) to my regular share draft account (listed below) as outlined in the Safe and Sure Plan and Disclosure. I also realize that by not opting in for this service, I may have items that may incur NSF charges and are returned to the drawee.

Standard Overdraft Practices Program

Yes, I want to opt-in to FedStar Credit Union's Standard Overdraft Protection Program thereby authorizing FedStar Credit Union to approve and pay overdrafts on transactions as outlined in the Standard Overdraft Protection Program that come with my regular share draft account, listed below.

No, I do not want to opt-in to FedStar Credit Unions Standard Overdraft Protection Program, and do not authorize FedStar Credit Union to approve and pay overdrafts on transactions as outlined in the Standard Overdraft Protection Program that come with my regular share draft account, listed below. I also realize that by not opting in for this service, I may have items that may incur NSF charges and are returned to the drawee.

Notice of Authorization and Receipt of Disclosures

By signing below, I acknowledge and understand the choices I have made regarding FedStar Credit Union's Safe and Sure Plan and Standard Overdraft Practices Program, as well as receipt of the following disclosures:

- Safe and Sure Plan and Disclosure
• Standard Overdraft Practices Program and Disclosure
• Standard Overdraft Practices Program Revocation/Opt-out Disclosure for Overdrafts and Overdraft Fees

Printed Name: _____

Share Draft Account: _____

Share Account: _____ Share Account 2 (optional): _____

Member Signature _____

Date _____

Member Signature _____

Date _____

Consent Form For Overdrafts and Overdraft Fees

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:
 1. We have Standard Overdraft Practices that come with your account.
 2. We also offer Overdraft Protection Plans (i.e. FedStar’s Safe and Sure Plan), such as a link to your savings 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 may authorize and pay overdrafts for the following types of transactions at our discretion:
 - Checks and other transactions made using your checking account number
 - Automatic bill payments
- ◆ We do not authorize and pay overdrafts for the following types of transactions unless you opt in to this program (see below):
 - ATM transactions
 - Everyday debit card transactions
- ◆ We pay overdrafts at our discretion, which means that 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 FedStar Credit Union pays my overdraft?

- ◆ Under our Standard Overdraft Practices:
 - We will charge you a fee each time we pay an overdraft. See our Rates and Fee Schedule for current fees.
 - There is no limit on the total fees we can charge you for overdrawing your account.

What if I want FedStar Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

- ◆ If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call us at 979-846-7456 or 1-800-690-7780, or you may complete the form below and return it to our office to opt in to this program.

_____ **No**, I do not want FedStar Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ **Yes**, I want FedStar Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____ Date: _____ Account Number: _____

NOTICE TO MEMBERS: You may revoke or change the choice indicated here at any time by contacting FedStar Credit Union at 979-846-7456 or 800-690-7780 or by fax at 979-846-6866.