



P.O. Box 1300
Fairfax, VA 22038
703-218-9900
NextMarkCU.org

Opt in/Out Form

This notice explains our standard overdraft practices. 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 offer overdraft protection plans, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans.

What are the standard overdraft practices?

We will authorize and pay overdrafts for the following transactions:

- Checks and transactions made using your checking account number; Automatic bill payments

We will not authorize and pay overdrafts for the following transactions without your consent.

- ATM transactions; Everyday debit card transactions

We pay overdrafts at our discretion. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if NextMark pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$29.00** each time we pay an overdraft
- If your account is overdrawn for 15 or more consecutive calendar days, we will charge an additional **\$5.00** fee for each of the consecutive calendar days the account remains overdrawn
- There is no limit per day on the total fees we can charge you for overdrawing your account

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

For NextMark to authorize and pay overdrafts on ATM and everyday debit card transactions, call 703-218-9900, email memberservice@nextmarkcu.org, or complete the form below and present it at a branch or mail it to:

NextMark Credit Union
ATTN: Opt-In
P.O. Box 1300
Fairfax, VA 22038-1300

You can revoke your authorization at any time. Your revocation must include your name and account number.

I want NextMark to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want NextMark to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ **Date:** _____

Account Number: _____

Signature: _____

Phone Request verified by: _____