

MEMBERS SOURCE CREDIT UNION

8580 VIRGINIA ST
MERRILLVILLE, IN 46410
219-756-4141

What You Need to Know about Overdraft and Overdraft Fees

Standard Overdraft Practices

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

- Checks and other transactions made using your checking account number
- Automatic bill payment

We DO NOT authorize and pay overdrafts for the following types of 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 I be charged if the CU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$35.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

ATM and Everyday Debit Card Transactions

What if I want Members Source CU 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 800-260-5183, login to ItsMe247, or complete the form below and deliver to a branch or mail to:

MEMBERS SOURCE CREDIT UNION
8580 Virginia St
Merrillville, IN 46410

_____ I do NOT want Members Source CU to authorize and pay overdrafts overdrafts on my ATM and everyday debit card transactions.

_____ I do want the Members Source CU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Print Name: _____

Date: _____

Account Number: _____