



# Overdraft Solutions.

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An overdraft occurs when you don't have enough money in your account to cover a transaction, but Lake Trust Credit Union pays it anyway. We can cover your overdrafts in three different ways:

- **Account Transfer.** Linked to your savings account, money market, or Line of Credit (LOC), which may be less expensive than our other solutions.
- **Courtesy Pay.** This is the standard overdraft solution that comes with your account and covers checks and other transactions made using your checking account.
- **Debit Card Coverage.** Covers your everyday debit card transactions when you ask us to by opting in.

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## Debit Card Coverage.

**What if I want Lake Trust to authorize and pay overdrafts on my everyday debit card transactions?** We may cover everyday debit card transaction when you don't have available funds in your account. You have the choice to opt-in to get this coverage. ATM coverage is not available.

**Why do I have to opt-in to cover everyday debit card transactions?** We cannot authorize and pay overdrafts for these types of transactions unless you ask us to. This can be done by making a selection below.

We pay overdrafts at our discretion, which means we don't guarantee we'll always authorize and pay a transaction. If we don't authorize and pay an overdraft, your transaction will be declined.

**What fees will I be charged if Lake Trust pays my overdraft?** There will be a \$29 fee each time we pay a transaction when you have insufficient funds in your account. There is no limit to these charges. If your account is overdrawn for 10 consecutive business days, there is an additional fee of \$5 per day.

Please make a selection below for your debit card coverage. Call 888.267.7200 if you have any questions.

**You can opt-out of Debit Card Coverage at any time by calling 888.267.7200.**