



## Overdraft Privilege Debit Card Authorization Form

### What you need to know about Overdraft Privilege

Overdraft Privilege is a benefit offered to you by Saratoga's Community Federal Credit Union. Overdraft Privilege is not a line of credit. You may opt out of this service at any time. There are no additional monthly fees; fees are only assessed if you use the service. When using the service, there is no limit to the number of fees you may incur. Refer to the Overdraft Privilege Disclosure for more details.

**Fee Amount:** \$30 per overdraft

### Why you should opt-in for Overdraft Privilege on ATM and Debit card transactions

Overdraft Privilege can pay overdrafts on ATM and everyday debit transactions. If you would like Overdraft Privilege for your ATM/Debit card you must opt in by completing the form below.

### Alternative Methods

Alternative methods of covering overdrafts are available and may include a Cashflow Line of Credit or transfer from other accounts.

- ☐ I WANT Saratoga's Community Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand that my account will be charged a fee for each transaction that utilizes this service.
- ☐ I DO NOT WANT Saratoga's Community Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_  
First Name

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Email Address

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

### Please return form by mail, email, or fax to:

Mail: 189 Ballston Ave, Saratoga Springs, NY 12866

Email: [eservices@saratogafcu.org](mailto:eservices@saratogafcu.org)

Fax: 518.583.9143

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### CREDIT UNION USE ONLY

\_\_\_\_\_  
Date Processed

\_\_\_\_\_  
Processed By

January 15, 2025