

OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE

Sunmark Credit Union understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection link to another deposit account you have at Sunmark Credit Union ¹	\$3 fee per transfer
Overdraft Protection Line of Credit ^{1, 2}	Subject to fees + interest
Overdraft Privilege Standard or Extended Coverage	\$30 Overdraft Fee per item presented*

¹Call us at 866-SUNMARK, email us at memberservice@sunmark.org, or come by a branch to sign up or apply for these services;

²Subject to credit approval.

****Overdraft Fees or Return Item fees are imposed each time an item is presented against insufficient funds. The payee (or the payee’s institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.***

Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you may have at Sunmark Credit Union for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review ***What Else You Should Know*** for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts) *	<p>If you would like to select Extended Coverage for future transactions:</p> <ul style="list-style-type: none"> • call us at 866-SUNMARK • visit any branch • email us at memberservice@sunmark.org
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

*If you choose Extended Coverage on your consumer account, **ATM/ITM transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Overdraft Privilege Extended Coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

You can discontinue Overdraft Privilege in its entirety by contacting us at 866-SUNMARK or sending us an email at memberservice@sunmark.org.