

# What You Need To Know About Overdrafts and Overdraft Fees

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:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account or a line of credit, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans. Additional fees may apply and line of credit is subject to credit approval.

This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that come with my account?**

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

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

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 UniBank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you an overdraft paid item fee of up to \$33.00 each time we pay an overdraft
- We will not charge you an overdraft paid item fee if a posted item overdraws your account and results in a negative balance of \$5.00 or less
- The maximum number of overdraft paid item fees that we will assess you is limited to 6 per day totaling \$198

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

If you want us to authorize and pay on ATM and everyday debit card transactions, call 1-800-8578-4270, or complete the form below and present it at any branch or mail it to: UniBank Attn: Deposit Operations, 49 Church Street, Whitinsville, MA 01588. You can revoke your authorization for UniBank to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

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

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

Printed Name: \_\_\_\_\_

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

Date: \_\_\_\_\_