

Your checking account may currently include our overdraft protection service, which allows ATM and Check Card transaction overdrafts to be paid automatically by United Bank. **A federal regulation now requires additional authorization to continue this service, so please read the following information regarding overdrafts and fees.**



**If you wish to authorize us to continue paying your ATM and Check Card transactions caused by unforeseen emergencies, etc., even when they cause an overdraft to your account, you may do so by returning the form below or by calling:**

**1.800.327.9862**

## 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 by:

- We have standard overdraft practices that come with your account.

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

Effective August 15, 2010 - 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 United pays my overdraft?**

Under our standard overdraft practices for VA/MD/DC customers:

- We charge you a fee of **\$35** each time we pay an overdraft.
- We charge up to 12 overdraft fees daily for overdrawing your account.

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

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800.327.9862, or complete the form below and present it at any branch or return in the self-addressed, postage-paid envelope.

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

<b>Account Owner:</b>	
<b>Please list all account numbers that you want covered by this agreement.</b>	
_____	_____
Account Number	Account Number
_____	_____
Account Number	Account Number
_____	_____
Account Number	Account Number

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_