

**GENCO FEDERAL CREDIT UNION OVERDRAFT COVERAGE DISCLOSURE**  
**OVERDRAFT COVERAGE OPTIONS:**  
**OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE**

**GENCO Federal 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 GENCO Federal Credit Union <sup>1</sup>	\$1 fee per transfer
Overdraft Protection Line of Credit <sup>2</sup>	Subject to fees + interest
Overdraft Privilege Standard or Extended Coverage	\$28 Overdraft Privilege Fee per item presented*.

<sup>1</sup>Call us at 254-776-9550, email us at [odservices@gencofcu.org](mailto:odservices@gencofcu.org), or come by a branch to sign up or apply for these services; <sup>2</sup>Subject to credit approval. \* Per item presented means each time an item is presented, including re-presentment

**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 GENCO Federal 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) **	If you would like to select Extended Coverage for future transactions: <ul style="list-style-type: none"> <li>call us at 254-776-9550</li> <li>complete the online consent form found at <a href="https://www.gencofcu.org/overdraftprivilege">https://www.gencofcu.org/overdraftprivilege</a></li> <li>visit any branch complete a consent form and mail it to us at P. O. Box 7246 Waco TX, 76714-7246</li> <li>email us at <a href="mailto:odservices@gencofcu.org">odservices@gencofcu.org</a></li> </ul>
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	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 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. If you want to discontinue Overdraft Privilege in its entirety, contact us at 254-776-9550 or email us at [odservices@gencofcu.org](mailto:odservices@gencofcu.org).