

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money available in your checking 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 (**Bounce Protection**) that come with your account.
2. We also offer overdraft protection plans, such as a link to an overdraft protection line-of-credit, savings account or another joint account which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices (**Bounce Protection**) that come with my account?

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

- Checks
- Automatic Clearing House (ACH) items

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 not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if American Airlines Federal Credit Union pays my overdraft?

Under our standard overdraft practices (Bounce Protection):

- We will charge you a fee of **\$25** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

Under our Bounce Protection Plus program:

- We will charge you a fee of up to **\$25** each time we pay an overdraft.
- You will only incur a one cent (**1¢**) fee each time we pay an overdraft if you correct the overdraft by 8 p.m. (CST) the day of the transaction or if the end of day overdrawn account balance is not more than \$10.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want American Airlines Credit Union 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, Bounce Protection Plus is your best option. When opening an account online, be sure to opt in to Bounce Protection Plus when prompted. You can also opt in online at BPP.AACreditUnion.org or in person by stopping by a branch near you.