



Dear Member:

Black Hills Federal Credit Union is pleased to provide Overdraft Privilege. We believe this service will add value to your checking account by minimizing the expenses associated with inadvertent overdrafts. Rather than returning items that overdraw your account, BHFCU will consider paying your reasonable overdraft.

If your consumer account qualifies for this service, it will be added to your account this evening. Depending on the type of your business account, it may not qualify for Overdraft Privilege for 30 days. To find out if your account qualified for Overdraft Privilege and what your limit is, call our Contact Center at (605)718-1818.

**Overdraft Privilege Service:**

- Requires no action on your part.
- Free unless you use it. Each item exceeding your available balance will be assessed a \$25 fee.
- Must be 18 years of age to qualify.
- Not available for teller transactions, ATM withdrawals, or Shared Branching transactions. However, it may be used for EZ Check Card purchases if you have agreed to that service.

**Overdraft Privilege can mean:**

- Payment of overdrafts up to \$250, \$500, or \$750 will normally be considered on qualifying Freedom or Ultimate Checking Accounts!
- Payment of overdrafts up to \$250, \$500, or \$750 will normally be considered on qualifying Business Accounts!
- Fewer charges from retailers for returned checks!
- Convenience and flexibility in managing your funds!
- Less aggravation and embarrassment!

Enclosed is a copy of our Overdraft Privilege Service Policy. Please note that BHFCU is not obligated to pay your overdrafts and some restrictions do apply. At any time, you may choose not to participate in the Overdraft Privilege Service by notifying a Personal Financial Associate.

While Overdraft Privilege is an excellent option for overdraft protection, we highly recommend that you also apply for overdraft protection from an established line-of-credit and/or a funds transfer to a designated account. If you qualify for these services, you may save on overdraft fees. We encourage the use of Overdraft Privilege as your final overdraft protection source.

We are pleased to offer Overdraft Privilege. If you have any questions, please call or visit a BHFCU Member Service Center.

Sincerely,  
Black Hills Federal Credit Union