



Authorization of ATM & Debit Transaction Coverage

If/when an overdraft occurs and you do not have enough money in your account to cover a transaction, SCCU can pay it anyway. We offer two versions of overdraft protection:

1. Our **PRIVILEGE PAY OVERDRAFT PROTECTION** that comes with your account, but does not cover ATM and Debit transactions unless we are asked to do so. Please fill out the form below to set up this option.
2. Or our **OPTIONAL OVERDRAFT PROTECTION PLAN** that links to a savings account but may be less expensive than our standard overdraft practices.

▶ What if I want Spokane City 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, call (509) 325-7228, visit www.sccu.net, or complete the form below and deliver it or mail it to us at:

**Spokane City Credit Union
PO Box 9639
Spokane, WA 99209**

 I do not want Spokane City Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Spokane City Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account number: _____