

# Protect Your Debit Card Transactions

## Choose to "Opt-In" to Receive Overdraft Protection!

### Important Information 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 drafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices.

This notice answers frequently asked questions about our standard overdraft practices.

#### 1. What are the standard overdraft practices that come with my account?

We do not authorize and pay overdrafts for the following types of transactions:

- A. Checks and other transactions made using your checking account number
- B. Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to by filling out an Opt-In Form (see below):

- A. ATM transactions
- B. 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.

#### 2. What fees will be charged if Northwest Louisiana FCU pays my overdraft?

Under our standard overdraft practices:

- A. We will charge you a fee of up to \$30.00 each time we pay an overdraft.
- B. There is no limit on the total fees we can charge you for overdrawing your account.

#### 3. I want Northwest Louisiana FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions. What do I need to do?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions:

- A. Visit [www.nwlafcu.org](http://www.nwlafcu.org) for a form, OR
- B. Complete the form enclosed in your statement and present it at our office or mail it to: Northwest Louisiana FCU, 7070 Jewella Ave., Shreveport, LA 71108

Please look in your statement or visit [www.nwlafcu.org](http://www.nwlafcu.org) for the form to authorize us to pay overdrafts on your ATM and everyday debit card transactions.



### YOUR BOARD OF DIRECTORS

Don Morrison – Chairperson

Judy Lazarus – Secretary

Margaret Mays

Fredda Pierce

Jeff Robbins

Jimmy Prince

Lonnie Lindsey

## Nominating Committee Named

The Nominating Committee for the upcoming term will be made up of:  
Moses Bryant, Jr. – Chairperson, Charles Permenter and Milton Brayboy.

### SUPERVISORY COMMITTEE

Charles Permenter

Moses Bryant, Jr.

Elisha Jones

### NOMINATING COMMITTEE

Moses Bryant, Jr. – Chairperson

Charles Permenter

Milton Brayboy

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## DIVIDENDS

	APY
Regular Savings	.50%
Holiday Club	.50%
Other Share Savings	.25%
Checking Accounts	.25%
Little Libbey Life Savers	.50%
IRAs	1.76%

The minimum average daily balances that must be maintained to obtain the disclosed APY: Regular/Other Shares: \$1,000.00; Little Libbey Life Savers: \$25.00; Checking Accounts: \$1,000.00; Crystal Share Checking: \$500.00; and IRAs: \$0.01. The APY (Annual Percentage Yield) is accurate as of the last declaration date. The rate may change at any time as determined by the Credit Union Board of Directors. Fees or other conditions could reduce the earning on the account.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



National Credit Union Administration, a U.S. Government Agency