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Important information for Lincoln Maine Federal Credit Union Members

Information on Overdrafts and Overdraft Fees

An overdraft occurs when your account does not have enough money for a transaction, but we pay it anyway. We offer two different ways to cover your overdrafts:

1. We have **standard overdraft practices** that come with your account.
2. We also offer **overdraft protection plans**, such as links to a savings account and lines of credit (loans). These may be less expensive than our standard overdraft practices. Ask us for more information on these plans.

This notice explains our standard overdraft practices.

It is our **standard overdraft practice** to pay check and automatic bill payment overdrafts made using your checking account number.

We **will not** be able to pay overdrafts on your ATM and everyday debit card transactions unless you ask us (see below). If you do not ask us, the transaction will not be paid. There is no fee if we decline ATM and debit card transactions. We may continue to pay overdrafts on your checks and automatic bill payments and impose a fee.

Overdrafts are paid at our discretion. Payment of an overdraft is not guaranteed. If you do not authorize us to pay an overdraft, your transaction will be declined and the item returned unpaid.

We charge a \$25.00 fee each time we pay an overdraft.

There is no limit on the total fees we can charge you for overdrawing your account. We can close your account if you have excessive overdrafts. You should ask us if you qualify for a program that may pay your overdrafts for less than the overdraft fee.

Please complete this form to authorize Lincoln Maine Federal Credit Union to pay your overdrafts on ATM and debit card transactions. Once complete, please mail it to us at 171 West Broadway, P.O. Box 220, Lincoln, ME 04457-0220 or bring it to any branch location for processing.

We will send you a confirmation of your authorization. You may revoke this consent at any time.

I want Lincoln Maine Federal Credit Union to authorize and pay overdrafts on my share draft (checking) and share (savings) account(s) for ATM and everyday debit card transactions for the account(s) listed below.

Signature: _____

Printed Name: _____

Date: _____

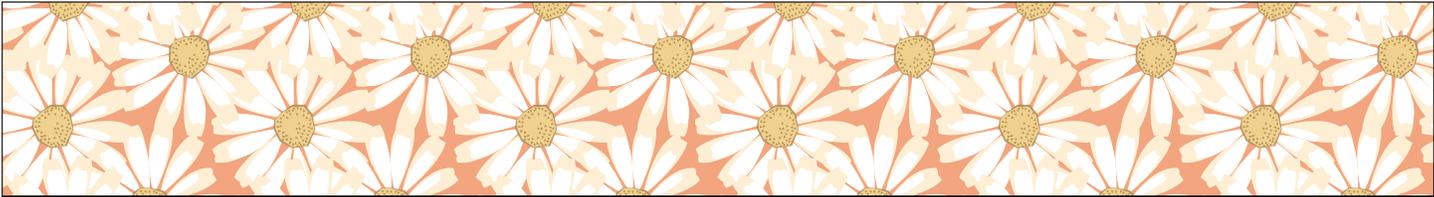
Address: _____

Account Number _____

Account Number _____

Account Number _____

Account Number _____



KASASA CASH BACK®

**FREE CHECKING. CASH REWARDS.
NO RUNAROUND.**

Earning rewards is really easy.

Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 1 direct deposit, ACH payment, or bill pay transaction(s)
- At least 12 debit card purchases
- Be enrolled in and agree to receive e-statements

4.00 % EARN UP TO **\$10.00**

CASH BACK ON EVERYDAY DEBIT CARD PURCHASES*

CASH BACK PER MONTH \$100 PER YEAR



lincolmainefcu.com

KASASA® | TAKE BACK BANKING™

Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle.

Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4% cash back on up to a total of \$250 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$10.00 cash back payments may be earned per Monthly Qualification Cycle. When your Kasasa Cash Back account qualifications are not met, no cash back payments are made. Cash back payments will be credited to the appropriate account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Additional Information: Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. Advertisements and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A. "Take back banking" is a trademark of Kasasa Ltd., registered in the U.S.A.

Federally Insured by **NCUA**

