

CONFIRMATION OF EXTENDED COVERAGE FOR ATM AND EVERYDAY DEBIT CARD OVERDRAFTS

This is to confirm that Navigant Credit Union has received your authorization to pay overdrafts on ATM and everyday debit card transactions for your account

.You authorize Navigant Credit Union to charge an Insufficient Funds Fee (Paid), also referred to as "overdraft fees" (refer to Consumer/Business Fee Schedule) to your account for each transaction that creates an overdraft. There is a limit of 5 overdraft fees per day that we will charge you for overdrawing your account.

You can revoke your authorization for Navigant Credit Union to pay these overdrafts by calling (401) 233-4700, coming by a branch, or by mailing a revocation of consent to 1005 Douglas Pike, Smithfield, RI 02917. Your revocation must include both your name and your account number so that we can properly identify your account.