



siskiyou
CREDIT UNION

Compliance Newsletter - January 2023

CALIFORNIA DEPARTMENT OF INSURANCE NOTICE

CUNA MUTUAL GROUP HEREBY PROVIDES YOU WITH NOTICE REGARDING THE PRE-EXISTING EXCLUSION PROVISION ON OPEN-END CREDIT LIFE AND/OR CREDIT DISABILITY ACCOUNTS AS REQUIRED ANNUALLY BY THE CALIFORNIA INSURANCE DEPARTMENT.

CALIFORNIA NOTICE

THIS INSURANCE MAY NOT COVER AN ADVANCE OR CHARGE UNDER YOUR CREDIT LINE IF YOUR DISABILITY OR DEATH RESULTS FROM A CONDITION FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE SIX MONTHS BEFORE THE ADVANCE OR CHARGE. 1217 CA/10

PRIVACY CHOICES

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you. You can call 530.842.1694 Ext. 0, visit siskiyoucu.org/Services/Privacy-Choices, or complete the form below and present it at the branch or mail it to: PO Box 1125, Yreka, CA 96097.

No, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Printed Name: _____
Date: _____ Account # _____

OFFICE & PHONE HOURS

Mon - Thurs: 9am - 5pm
Friday: 9am - 6pm

Siskiyoucu.org | 530.842.1694
845 4th Street, Yreka CA 96097



WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS & 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 your overdrafts 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. This notice explains our standard overdraft practices. What are the standard overdraft practices that come with my account? We do authorize and pay overdrafts for the following types of transactions:

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

We will not authorize and pay overdrafts for the following types of transactions without your consent.

- ATM transactions
- 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. Each account has a standard overdraft limit. If we do not authorize and pay an overdraft, your transaction will be declined. What fees will I be charged if Siskiyou Credit Union pays my over-draft? Under our standard overdraft practices:

- We will charge you a fee of \$30 each time we pay an overdraft.
- There is a limit 9 fee's per day we can charge you for overdrawing your account.

What if I want Siskiyou Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions? If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 530.842.1694 Ext. 0, visit our website at siskiyoucu.org, or complete the form below and present it at the branch or mail it to: PO Box 1125, Yreka, CA 96097. You can revoke your authorization for Siskiyou Credit Union to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

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

Printed Name: _____
Date: _____ Account # _____