



**REQUEST FOR OVERDRAFT PROTECTION COVERAGE FOR ATM WITHDRAWALS AND DEBIT CARD PURCHASES.**

Your right to request overdraft protection coverage for Debit CARD Purchases. (Courtesy Pay Program)

Beginning July 1, 2010 we will not authorize DEBIT CARD purchases in excess of your available checking account balance, or pay your overdrafts for DEBIT CARD purchases you make at a store, online, or by telephone, unless you tell us you want overdraft coverage for these transactions. Even if you do not request overdraft coverage for DEBIT CARD purchases, we may still pay your overdrafts for other types of transactions, including ACH items, and checks.

Having overdraft courtesy pay protection does not guarantee that we will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described below. Overdraft courtesy pay protection differs from other overdraft services we offer, such as automatic transfer from your savings account. See below for more information, including how to contact us if you want overdraft coverage to apply to your DEBIT CARD purchases.

**Overdraft Fees**

- We will charge you a fee of **\$25.00** each time we pay an overdraft. (May be amended from time to time. Please refer to the Credit Union's Rate and Fee Schedule)
- There is no limit on the daily fees we can charge you for overdrawing your account.

**Other Ways We Can Cover Your Overdrafts:** We offer other ways of covering your overdrafts that may be less expensive, such as automatic transfers from your savings account. Contact us to learn more about these options.

If you want us to authorize DEBIT CARD purchases in excess of your available checking account balance, or pay your overdrafts for DEBIT CARD purchases you make at a store, online, or by telephone, please fill out and sign the portion below.

**The Member, all Joint Owners and authorized users of this account must sign below.**

**SIGN BELOW TO RECEIVE THIS SERVICE**

I/We want overdraft coverage for my DEBIT CARD purchases. I/We understand that if I/We cause an overdraft, I/we will be charged a fee as stated in the Credit Union's fee schedule, as may be amended from time to time.	
All other terms and conditions of your Cardholder and other Agreements and disclosures with the Credit Union shall continue to apply.	
Account Number	
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Account Owner's Name (Please Print)	Joint Owner's (1) Name (Please Print)
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Account Owner's Signature	Joint Owner's Signature
Date	Date
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Joint Owner's (2) Name (Please Print)	Joint Owner's (3) Name (Please Print)
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Account Owner's Signature	Joint Owner's Signature
Date	Date