



ATM AND EVERYDAY DEBIT CARD TRANSACTIONS & COURTESY PAY OVERDRAFT SERVICES DECISION FORM

An overdraft occurs when there are not enough funds in your account to cover a transaction. We may pay it anyway as a service to our members.

We can cover your overdrafts in two different ways:

1. Our standard overdraft practice, Courtesy Pay, is a discretionary overdraft service that you may already have on your account. We will charge you a \$35 fee each time we pay an overdraft.
2. We also offer overdraft protection plans, such as a link to a savings account or an overdraft line-of-credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

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

We may authorize and pay overdrafts for the following types of transactions:

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

We **DO NOT** authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Connex Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$35** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

If you would like Connex Credit Union to authorize and pay overdrafts on ATM and everyday debit card transactions, please call 1-800-CR-UNION, print and mail this completed form to the address shown above, Opt-In via Online Banking (connexcu.org), or visit a branch. You may revoke this service at any time.

Account Number: _____

Date: _____

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

I do not want Connex Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Signature: _____

For Office Use Only:

Verbal decision accepted on _____ by _____ and extension _____.
(Date) (Full Name) (Phone extension)