



ATM/Debit/Courtesy Pay/Point-of Sale Pay Authorization

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money available in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- 1. We offer standard overdraft practices (also known as "Courtesy Pay") that come with your account if you are a member in good standing.
2. We also offer overdraft protection plans such as a link to a regular savings account (\$3 transfer fee applicable) or a line of credit. These plans are less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices (Courtesy Pay services).

What are the standard overdraft practices (Courtesy Pay Services) 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
• Automated Clearinghouse (ACH) withdrawals (e.g., utility bills, mortgage, insurance and loan payments auto paid from your checking account each month)

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
• Everyday one-time 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.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Extra Credit Union pays my overdrafts under Courtesy Pay? Under our standard overdraft (Courtesy Pay) practices:

- We will charge you a fee of up to \$32 each time we pay an overdraft through Courtesy Pay.
• There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Extra Credit Union to authorize and pay overdrafts on my ATM and everyday one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday one-time debit card transactions, call 586-276-3000 or go to ExtraCreditUnion.org (under the Services tab after logging in) or complete the form below and take to any branch office, fax it to (866) 799-1708, or mail it to Extra Credit Union at 6611 Chicago Road, Warren, MI 48092.

ATM/Debit Point-of-Sale Courtesy Pay Authorization

[] NO (Opt Out). I do not want Extra Credit Union to authorize and pay overdrafts on my ATM and everyday one-time debit card transactions.

[] YES! (Opt In) I want Extra Credit Union to authorize and pay overdrafts on my ATM and everyday one-time debit card transactions.

I understand that I can change my overdraft (opt in/opt out) preferences at any time by contacting Extra Credit Union at the above address and phone number or visit us at ExtraCreditUnion.org.

Printed Name: _____

Account Number: _____

Signature _____

Date: _____