



## What You Need to Know about Overdrafts and 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:

- We offer overdraft protection plans, such as a link to a savings account or a line of credit. These plans are less expensive than our "Courtesy Pay" program. To learn more, contact our Member Services Department.
- We offer a Courtesy Pay program that may be added to your account.

### What is Courtesy Pay?

Courtesy Pay is a non-contractual service that allows us to pay an item presented against your checking account, even if it causes the account to become overdrawn. This service is added to qualified checking accounts after the account has been open for 30 days. We will pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. Under our Courtesy Pay Program:

- We will charge you a fee of \$28 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

### What services are included in the Courtesy Pay Standard option?

Our Standard Courtesy Pay service authorizes us to pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number, including checks cashed at a teller window.
- Automatic bill payments.
- Recurring debit card transactions.
- Automated Clearinghouse (ACH) withdrawals, like a utility bill that is automatically paid from your checking account each month.

### We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM withdrawals and transfers.
- One-time debit card transactions.

### What services are included in the Courtesy Pay Opt-In option?

Our Opt-In Courtesy Pay service authorizes us to pay overdrafts on transactions covered by the Standard option, as well as:

- ATM withdrawals and transfers.
- One-time debit card transactions.

### What if I want Foothill FCU to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions (in addition to the other types of transactions listed above) you must complete the OPT-IN FORM below and return it to us at one of our branch locations, or fax it to 626-605-3872 or mail it to: Foothill Federal Credit Union P.O. BOX 660130 Arcadia, CA 91066. For additional information, call us at 626-445-0950 or 866-995-FFCU or visit us at [www.foothillcu.org](http://www.foothillcu.org).

### OPT-IN FORM

By signing this Opt-In form, I authorize Foothill FCU to pay ATM and one-time debit card transactions (in addition to the other types of transactions listed above), that will bring my account to a negative balance. I agree to abide by the terms of the Courtesy Pay disclosure that was provided to me. If I wish to opt-out of any Courtesy Pay service in the future, I may do so at any time. (By providing FFCU with your email address below and signing this form you are giving consent to send the Opt-In confirmation to you electronically.)

(\_\_\_\_) I wish to have Courtesy Pay services extended to me (or continue to be extended to me) on ATM and one-time debit card transactions on the following member number and account ID(s):

Member Number: \_\_\_\_\_

Print Name \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Email address for Opt-In confirmation: \_\_\_\_\_

For Foothill Employees Only:

Copy of Notice/Opt-In form given to member on (date) \_\_\_\_\_ by (employee initial) \_\_\_\_\_ Revised 1/2013