What you need to know about overdrafts and overdraft fees.

How does TVFCU treat overdrafts on my account?
Even if you do not have enough money in your account to cover a transaction, TVFCU may authorize and pay it anyway depending on the type of transaction you make. If we do, we will charge you a fee (see below). This service, which may be extended to your account, is called "Courtesy Pay."

In order to be considered for Courtesy Pay you must be in good financial standing with TVFCU and we reserve the right to pay items at our discretion.

How does Courtesy Pay apply to my account?

Type of Transaction	Courtesy Pay in Effect Now	Courtesy Pay in Effect July 1, 2010
Drafts you write	Yes, unless you opt out	Yes, unless you opt out
Automatic payments & withdrawals	Yes, unless you opt out	Yes, unless you opt out
Transactions using your checking account number	Yes, unless you opt out	Yes, unless you opt out
ATM transactions	Yes, unless you opt out	**No unless you opt in**
One-time debit card transactions	Yes, unless you opt out	**No, unless you opt in**

*Courtesy Pay is discretionary and does not guarantee that we will pay all overdrafts.

What happens if I don't have Courtesy Pay coverage for a transaction?
If you do not have Courtesy Pay coverage, in most cases your transactions will be declined or returned when there are insufficient funds for payment.

However, there may be instances when you can still overdraw your account. For example, you may have enough money in your account when we authorize a debit card transaction, but other transactions may reduce the funds in your account before that transaction clears. This may cause you to overdraw your account, and you will be charged fees. ***

What are the fees for Courtesy Pay?

A Courtesy Pay Fee is **$30** for each overdraft item.

How can I sign up for Courtesy Pay coverage for ATM and one-time debit card transactions?
To sign up for Courtesy Pay coverage for ATM and one-time debit card transactions, we must have your consent, in writing. You may complete the form below and return to:
TVFCU, PO Box 398, Batavia NY 14021. **Please note that your signature is required in order for TVFCU to extend overdraft services after July, 1, 2010, for the transactions noted.**

TONAWANDA VALLEY
FEDERAL CREDIT UNION

TVFCU COURTESY PAY CONSENT FORM

_____ I want to sign up for Courtesy Pay coverage for ATM and one-time debit card transactions.

Name: _____ Account Number: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Date: _____

Signature: _____

Consent forms and additional information may, also, be found on our website **www.tvfcubatavia.com.** Should you have additional questions, kindly call us at 585-343-5627 or 800-722-8224