

## 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 \$30 fee for each item paid. 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
Drafts You Write	Yes! *Unless you opt out
Automatic Payments & Withdrawals	Yes! *Unless you opt out
ATM Transactions	NO! *Unless you opt in
One Time Debit Card Transaction	NO! *Unless you opt in



### How does Courtesy Pay affect me?

In the event there is not enough funds in your share draft account to cover the transaction, TVFCU will then look to your Overdraft Line of Credit ( if applicable) or your Savings 0 to pay the item (fees may apply). If there are no available funds, TVFCU Courtesy Pay may cover the transaction(s). If this occurs, TVFCU will pay the item and a \$30 fee will be charged for each item paid. Keep in mind that if you choose not to have Courtesy Pay, TVFCU will return the item and a \$30 NSF fee will be charged to you. You may also incur a fee at the merchants end if an item is returned.

## TVFCU Consent and Acknowledgment for Courtesy Pay

\_\_\_\_\_ I acknowledge that I have received information on Courtesy Pay and how it may impact my account.

### Debit Card Courtesy Pay

\_\_\_\_\_ I choose to opt **IN** to Courtesy Pay for  
ATM and one-time debit card transactions.

### ACH and Share Draft Courtesy Pay

\_\_\_\_\_ I choose to opt **OUT** of Courtesy Pay for  
ACH and Share Draft transactions.

X \_\_\_\_\_ Mem# \_\_\_\_\_ Date \_\_\_\_\_

X \_\_\_\_\_ Mem# \_\_\_\_\_ Date \_\_\_\_\_