

What you need to know about 1st CCU's Courtesy Pay/Overdraft and Courtesy Pay/Overdraft

fees. Courtesy Pay/Overdraft occurs when you do not have enough money in your account based on **available balance** to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- 1) We have standard Courtesy Pay/Overdraft practices that come with your account.
- 2) We also offer overdraft protection plans, such as a link to a share account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard Courtesy Pay/Overdraft practices.

What are the standard Courtesy Pay/Overdraft practices that come with my 1st CCU 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
- ACH Transactions

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

- ATM Transactions
- 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 1st Community Credit Union pays my overdraft?

Under our standard courtesy pay/overdraft practices:

- We will charge you a fee of \$20.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want 1st Community Credit Union 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, go online at 1stccu.com log into your online account and complete the opt-in process or complete the form below and bring to any branch, mail to 1st Community Credit Union at PO Box 167, Sparta, WI 54656.

Only one (1) account owner signature is needed to add or remove the overdraft coverage.

I want the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions. I understand I will be charged fees as listed above.

I have the right to revoke this coverage at any time by notifying the Credit Union in writing or by opting out through my online account at 1stccu.com

I do not want the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Account#

Print Name

Name

Date