



City Credit Union Courtesy Pay: Summary and Options

What you need to know about overdrafts and overdraft fees:

An overdraft occurs when you lack the available funds in your account to cover a transaction, but the transaction is paid.

City CU may cover your overdrafts in two different ways:

- 1. Courtesy Pay.** This discretionary service can automatically be extended to Members with qualifying accounts. Members pay a \$35 fee each time City CU pays an overdraft through Courtesy Pay; there is no daily limit on the amount of fees that can be charged in any one day. This service applies to all transaction types, including overdrafts caused by checks, ACH payments, bill payments and other kinds of electronic payments; it does not apply to ATM transactions and one-time debit card transactions unless you exercise your right to opt-in below. You may also choose to opt-out of Courtesy Pay for all transaction types below.
- 2. Overdraft Protection Plans.** City CU offers overdraft protection plans, such as automatic overdraft protection transfers from a savings or other account, and an overdraft line of credit that may be less expensive than Courtesy Pay. Contact us at (214) 515-0100, (888) 324-2328 or members@citycu.org to learn more.

This is a brief explanation of Courtesy Pay. See the Courtesy Pay Service Information and Disclosure for details.

City CU may, at its discretion, pay your overdrafts caused by ATM withdrawals and one-time debit card purchases you make at a store, online or by phone. Even if you do not request Courtesy Pay for ATM withdrawals and debit card purchases at the time of purchase, City CU may pay your overdrafts for other types of transactions, including checks, ACH, pre-authorized debit card activity and other electronic transactions unless you opt-out below.

Courtesy Pay does not guarantee City CU will pay overdrafts. If City CU decides not to pay an overdraft, you will incur a \$35 NSF fee.

You have the right to opt in to the Courtesy Pay for ATM and one-time debit card transactions. To opt in or out of Courtesy Pay, complete the form below and send to:

Loan Processing Department 7474 Ferguson Road, Dallas, TX 75228 members@citycu.org Fax (972) 708-8049

*******PLEASE SELECT ONLY ONE*******

____ I want to opt in to the Courtesy Pay for overdrafts caused by ATM transactions and one-time debit card transactions, in addition to other transaction types such as checks, ACH and all other electronic transactions.

____ I want to opt in to the Courtesy Pay for check, ACH and other electronic transactions, but I do not want to opt in for ATM and one-time debit card transactions.

____ I want to OPT OUT of the Courtesy Pay for ALL transactions. I understand this does not prevent me from incurring fees due to NSF activity. My check and electronic items may be returned if funds are not available to pay my transactions, and I may incur fees charged by merchants and City CU.

Printed Name: _____ Date: _____

Signature: _____ Member Number: _____

Employee Name and Teller Number: _____