

What you need to know about Overdrafts and Overdraft Fees

An overdraft occurs when your account's available balance is insufficient, but we pay it anyway; we explain how your available balance is determined in the Truth-in-Savings and Electronic Services Disclosure and Agreement, and Membership and Account Agreement we have provided to you.

We can cover your overdrafts in three different ways:

1. We offer overdraft protection plans, such as a link to a line of credit, credit card, or a savings account, which may be less costly than our Courtesy Pay service. To learn more, ask us about these plans.
2. We have standard Courtesy Pay coverage for checks and ACH transactions that comes with your account.
3. We have optional Courtesy Pay coverage for every day debit card transactions, including Point-of-Sale (POS).

This notice explains both standard and optional Courtesy Pay coverage:

What is the **standard Courtesy Pay** coverage that comes with my account?

We will authorize and pay overdrafts for the following types of transactions:

- Checks and ACH transactions made using your checking account number

What is the **optional Courtesy Pay** coverage that can be added to my account?

We will authorize and pay overdrafts for the following types of transactions with your consent:

- Everyday debit card transactions, including Point-of-Sale (POS) by PIN or signature

We will not authorize and pay overdrafts for the following types of transactions at any time:

- ATM cash withdrawals
- Over-the-counter checks for cash

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 UNIFY pays my overdraft?

Under our standard and optional Courtesy Pay coverage:

- We will charge you a fee of up to **\$30** each time we pay an overdraft.
- We will not charge you a fee if your account is overdrawn by \$5 or less on any given day.
- There is a limit of five (5) total Courtesy Pay fees per day we will charge you for overdrawing your account. Other charges may apply when no overdraft resource is available.

What if I want UNIFY to authorize and pay overdrafts on everyday debit card transactions?

To authorize UNIFY to pay overdrafts on everyday debit card transactions, including Point-of-Sale (POS) by PIN or signature (Optional Courtesy Pay), visit any branch, or complete the form below and present it at a branch or mail it to: UNIFY Financial Credit Union, PO Box 10018, Manhattan Beach, CA 90267-7565.

You can revoke your authorization for UNIFY to pay these overdrafts (Opt-out) at any time by calling us at 877.254.9328, visiting your local branch, or mailing your request to UNIFY Financial Credit Union, PO Box 10018, Manhattan Beach, CA 90267-7565. Your revocation must include both your name and your account number so that we can properly identify your account.

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I am automatically enrolled in **Standard Courtesy Pay coverage**, which authorizes and pays overdrafts on checks and ACH transactions made using my checking account number.

I **do not** want Standard Courtesy Pay coverage on my account. **By declining Standard Courtesy Pay coverage, I understand I will not be eligible for Optional Courtesy Pay coverage.**

Yes, I want **Optional Courtesy Pay coverage** to authorize and pay overdrafts on everyday debit card transactions, including Point-of-Sale (POS) by PIN or signature.

No, I **do not** want

Print Name: _____ Account Number: _____

Signature: _____ Date: _____

