



Courtesy Pay Overdraft Service Opt-In/ Opt-Out Form

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but the Credit Union pays it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to your savings account, money market account, or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

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

- Checks and other transaction made using your checking account number
- Automatic bill payments

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

- ATM transactions
- Everyday debit card transactions

We may 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 TMH Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee up to \$31.50 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 TMH Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please complete the form below and present it to either TMH Federal Credit Union branch location or mail it to:

TMH Federal Credit Union
345 S. Magnolia Drive, Suite F-1
Tallahassee, FL 32301

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- Courtesy Pay Overdraft Service is available on your checking account after 30 days of membership.
 - Once you have used Courtesy Pay you understand that you are responsible for bringing your account to a positive balance at least once every 30 days.
 - The Standard Courtesy Pay limit for Personal Checking accounts is \$200.00.
 - No Fee unless service used.
 - For your convenience this service also provides protection for your ACH and drafts.
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___ I **DO** want TMH Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

___ I **DO NOT** want TMH Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Signature: _____ Account Number: _____

You have the right to revoke this coverage at any time by contacting the Credit Union in writing. TMH Federal Credit Union will not refund any fees that occurred prior to revoking this authorization.