

TDECU provides multiple overdraft protection options on your checking account to protect you from having items returned due to insufficient funds. Overdraft protection occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in three ways:

1. Automatic transfers from available funds in your savings account to your checking account.
2. Automatic transfers from available funds in your Cash \$tash[®] line of credit to your checking account.
3. We also offer Courtesy Pay overdraft protection, which allows TDECU to overdraw your checking account in order to pay a transaction up to a predetermined limit. Currently, this can be used to cover checks, debit card purchases, ATM withdrawals and ACH transactions.

Federal regulations require new checking account holders to opt in to Courtesy Pay in order to have the overdraft of ATM and one-time debit transactions covered.*

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

- We will authorize and pay overdrafts for the following types of transactions:
 - Checks and other transactions 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:
 - ATM transactions
 - One-time (everyday) debit card transactions
- We pay overdrafts at our discretion, which means we do not guarantee 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 TDECU pays my overdraft?

Under Courtesy Pay, we will charge a \$32 fee each time we pay an overdraft. There is no limit on the total fees we can charge you for overdrawing your account. There is no fee for savings overdraft transfers.

What if I want TDECU to authorize and pay overdrafts on ATM and one-time debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and one-time debit card transactions, do one of the following: 1) call (800) 839-1154; 2) go online to tdecu.org/overdraft-protection; or 3) complete the form below and drop it by any TDECU Member Center or mail it to:

TDECU, 1001 FM 2004, Lake Jackson, TX 77566-4012

YES, I authorize Texas Dow Employees Credit Union (TDECU) to pay overdrafts on ATM and one-time debit card transactions.

NO, I do not want Texas Dow Employees Credit Union (TDECU) to authorize/pay overdrafts on my ATM and one-time debit card transactions.

Name

Checking Account Number

Signature

Date

*Courtesy Pay will be activated after checking account has been open for 60 days and if account is in good standing.
A Courtesy Pay limit of \$200 applies to Restart checking accounts.

For Office Use Only:

Date Received: _____ Date Processed: _____ Teller #: _____ Initials: _____

Date:

Member Name:

RE: Checking Account Number

Thank you for opting in to TDECU's Courtesy Pay service for ATM and one-time debit card transactions. We are very pleased to offer this valuable Member service to you at an affordable cost.

This letter serves as confirmation of your consent to authorize TDECU to pay ATM and one-time debit card transactions on your account referenced above when there are insufficient funds available to cover transactions. Your opt in to this service is complete. All other Courtesy Pay transactions will be covered as before.

You have a right to revoke this consent at any time. To opt out, simply sign and date the section below and mail this page to TDECU, 1001 FM 2004, Lake Jackson, TX 77566-4012.

If you have questions about any of our overdraft protection services, please call a Member Care Specialist at (800) 839-1154.

Sincerely,

TDECU – Your Credit Union

COURTESY PAY OPT-OUT FOR ATM & ONE-TIME DEBIT CARD TRANSACTIONS

I revoke my previous consent for payment of overdrafts on ATM and one-time debit card transactions on my account identified above.

Signature

Date

For Office Use Only:

Date Received: _____ Date Processed: _____ Teller #: _____ Initials: _____