



Courtesy Pay Opt-In Authorization

Courtesy Pay Opt-In allows us to authorize Debit Card transactions when funds are not available. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay all types of transactions. If we do not authorize and pay an overdraft, your transaction will be declined. We will charge a fee each time we pay an overdraft. There will be no limit on the total fees we can charge for overdrawing your account. You will need to qualify for Courtesy Pay coverage, up to \$1000, depending on qualification. Although you are not charged for using Courtesy Pay unless you have an overdraft, you may opt-out of Courtesy Pay at any time. If you do not want us to pay your overdrafts, you must opt-out of all Courtesy Pay privileges ("opt-out") and we will not pay any overdrafts. If you receive a direct deposit, social security or other federal benefit check, you must opt-out if you do not want us to apply those funds to repay an overdraft.

We offer other overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. Additional information is found in your account agreement.

I want Altana Federal Credit Union to authorize and pay Debit Card transactions when funds are not available on my account. I agree to abide by the terms of the Courtesy Pay disclosure that was provided to me.

I do not wish to have Altana Federal Credit Union pay any overdrafts that will bring my account to a negative balance. I realize that these items will be returned unpaid, and that I may incur additional expense from the payee. I understand that I will be charged the NSF fee disclosed on the current AFCU fee schedule.

Name (please print)

Phone

Member Number

Signature

Date

Copy given to member on (date)

by (employee initials)



Federally insured by NCUA