



IMPORTANT INFORMATION REGARDING YOUR OVERDRAFT OPTIONS

Your Right to Request Courtesy Pay Overdraft Coverage

An **Overdraft** occurs when you do not have enough money in your account to cover a transaction. Courtesy Pay is when First Service Credit Union pays the transaction anyway.

1. FSCU **will not** pay your overdrafts for ATM withdrawals and one time debit card transactions you make at a store, online or by telephone, **unless** you tell us you want to be enrolled in the FSCU Courtesy Pay Overdraft Coverage Program for these purchases.
2. As part of our standard overdraft practices FSCU may pay overdrafts to cover other types of transactions including checks and transactions made using your checking account number (ACH) or automatic bill payments.

Courtesy Pay Overdraft Coverage does differ from other overdraft protection plans we offer, such as linking your account to another account with us or Line of Credit. These options may be less expensive so please see below for more information, including how to contact us if you want overdraft coverage to apply to your ATM withdrawals and one time debit card transactions.

Having overdraft coverage does not guarantee that FSCU will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described below

Courtesy Pay Overdraft Fees

- A fee of up to **\$30.00** will be charged each time an overdraft item is paid using the Courtesy Pay Overdraft Coverage
- There is no limit on the total fees we may charge you for overdrawing your account.

Other Ways FSCU Can Cover Your Overdrafts

We offer other ways of covering your overdrafts such as linking your account to another account with us or line of credit. These options may be less expensive and can be selected along with the Courtesy Pay program as extra protection. Please select an option below or contact us to learn more about these options:

- I would like to be enrolled in account to account transfers (\$3 per transfer) From: _____ To: _____
- I would like to be enrolled in line of credit transfers, pending approval of a line of credit if one is not currently on the account.

How to Request Courtesy Pay Overdraft Coverage or Get More Information

To request courtesy pay overdraft coverage for your ATM and one time debit card transactions, or for information about alternatives we offer for covering overdrafts, please:

- Contact us at 832-688-1000 or 800-822-4328 Monday – Friday 8am – 5pm CST
- Email us at MemberService@FSCU.com
- Complete the section below and mail it to:
First Service Credit Union – ATTN Overdraft Program 9621 W. Sam Houston Parkway N. Houston, TX 77064

You may revoke your Courtesy Pay Coverage for ATM and one time debit card transactions at anytime.

YES! I want Courtesy Pay overdraft coverage for my ATM Withdrawals and one time debit card transactions.

I do not want Courtesy Pay overdraft coverage for my ATM withdrawals and one time debit card transactions.

Printed Name _____ Member Number _____ Share ID _____

Signature _____ Date _____