



## Courtesy Pay Overdraft Protection OPT-IN Form

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

1. **Standard Overdraft Protection** We have overdraft protection plans, such as a link to a savings and checking accounts, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
2. **Courtesy Pay Overdraft Protection** We also have standard overdraft practices that come with your account.

This notice explains our standard overdraft practices (Courtesy Pay Overdraft Protection).

### What are the standard overdraft practices (Courtesy Pay Overdraft Protection) that come with my account?

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

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

After August 15, 2010 - We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions (Point of Sale (POS) transactions)

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 Ohio Catholic FCU pays my overdraft?

Using our standard overdraft practices (Courtesy Pay Overdraft Protection):

- We will charge a fee up to **\$25.00** 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 Ohio Catholic FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, **call (216) 663-6800 or (330) 733-6002 or complete the OPT-IN form below and send it to the credit union at:**

**Ohio Catholic Federal Credit Union  
13623 Rockside Road  
Garfield Heights, Ohio 44125**

I do want Ohio Catholic FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.  
 I do NOT want Ohio Catholic FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

NAME: \_\_\_\_\_ ACCOUNT NUMBER: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

If you do not Opt-In by August 15, 2010, ATM and debit card purchase may not be approved if you have insufficient funds in your payment account.