



# Courtesy Pay Program Extended Coverage Consent Form

## WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have available funds in your account to cover a transaction, but we pay 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 another account or an advance from a Union Square FlexLine line of credit, which may be less costly 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 transactions made using your checking account number
- Automatic bill payments
- Recurring Debit Card Payments

We will not authorize and pay overdrafts for the following types of transactions without your consent. (see below)

- ATM transactions
- Everyday debit card 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 Union Square Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** each time an overdraft presents or attempts to clear your account
- **There is a limit** of \$150 per day on the total fees we can charge you for overdrawing your account

➤ **What if I want Union Square Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions (Extended Coverage)?**

If you want us to authorize and pay overdrafts for which a fee will be assessed on ATM and everyday debit card transactions, call (940) 720-8000 or complete the form below and present it at a branch or mail it to: 1401 Holliday, Wichita Falls, TX 76301. You can revoke your authorization for Union Square Credit Union to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

\_\_\_\_\_ **I do not** want Union Square Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ **I want** Union Square Credit Union to authorize and pay overdrafts for which a fee will be assessed on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_