

What you need to know about our standard overdrafts and our courtesy pay program.

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

We do not authorize and pay overdrafts for the following types of transactions:

- Checks and automatic bill payments made using your checking account number unless you make a deposit the same day or by 11:00 a.m. the next day.
- We will then return each item if you do not cover the amount by the next business day. You will be charged a \$30.00 fee.

If you opted-in to the program for the use of your Debit card, for all types of transactions. We will charge you a \$30 fee each time you overdraw your account.

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.

There is no limit on the total fees we can charge you for overdrawing your account.

What our courtesy pay program is:

- We would authorize and pay overdrafts for any transaction on your account up to \$300.00. You would be charged a **\$20 fee for each transaction** till you reach the \$300.00 limit. These fees would not be refunded. You must have a direct deposit coming into the Credit Union in the amount equal to or greater than \$300 to be eligible for this program. If your direct deposit will not bring your account positive, items from the last few days could be returned.
- This feature is available only to personal accounts for personal and household use. We will limit the number of accounts eligible for Courtesy Pay to one account per household. Additionally, we reserve the right to not approve any overdrafts against any account until we can verify that the account is being maintained in good standing.
- If your account is not brought to a positive balance on your next direct deposit the credit union has the discretion to stop the Courtesy Pay Plan on your account and will pursue other avenues to have the account current.

Courtesy Pay Disclaimer

- **Tri-Ag WV FCU's Courtesy Pay plan is a non-contractual courtesy and is discretionary. It is not an obligation of the credit union and the credit union may refuse to provide the courtesy on any personal checking account at any time.**

If you would like to be a part of the courtesy pay program, complete the form below and select the "I WANT" box. Then mail, fax, or bring your completed form to: Tri-Ag (WV) FCU, 1550 Earl Core Road Suite 100. Morgantown WV 26505. Fax 304-291-326.

I want to be included in Tri-Ag (WV) FCU courtesy pay program

Printed Name: _____

Date: _____

Account Number _____

Signature _____