

**Streator Community Credit Union**  
**Opt-In Form**  
**Effective June 19<sup>th</sup> 2010**

**Courtesy Pay**

\_\_\_\_\_ Courtesy pay overdraft acts as a safety net if items\* are presented for payment against your share draft account when insufficient funds exist and may save you the embarrassment and hassle of returned checks, Bill Pay, ATM, Debit Card, automatic payments, ACH, and any other transaction type presented for payment. Should you use courtesy pay overdraft for these transactions, you will be charge a \$28 NSF fee for each transaction, which is subject to periodic change. To qualify for courtesy pay, please ask to see our courtesy pay policy for eligibility requirements. **Should you qualify for courtesy pay, you must also select ATM and Debit Card transactions below to agree to the overdraft and to be charged for this service.**

**OPT OUT**

\_\_\_\_\_ **I DO NOT want the Courtesy Pay overdraft protection service and wish to OPT OUT at this time.**

**ATM and Debit Cards**

\_\_\_\_\_ Overdraft protection and Courtesy Pay acts as a safety net if ATM and Debit Card transactions\* are presented for payment against your share account when insufficient funds exist in your share account. Should you use the overdraft protection service for these transactions, you will be charged a \$28 overdraft fee for each transaction, which is subject to periodic change. To qualify for Courtesy Pay, please ask to see our courtesy pay policy for eligibility requirements.

**OPT OUT**

\_\_\_\_\_ **I DO NOT want my ATM/Debit Card overdraft protection service and wish to OPT OUT at this time.**

**Overdraft Transfer Option**

\_\_\_\_\_ Overdraft protection acts as a safety net if items\* are presented against your share draft account when insufficient funds exist in your draft account but there are sufficient funds in your share account. Should you use the overdraft protection service for these transactions, you will be charged a \$5 transfer fee for each \*type of transaction

\*Items include but not limited to checks, preauthorized debits, ATM/pos transaction, Debit Card, online bill payment, automatic payments

Savings Transfers are limited to six (6) transfers per calendar month these include: preauthorized debits, ATM/POS transactions, Debit Card, online bill payment, automatic payments, home banking and phone transfers, in addition to overdraft protection transfers.

Courtesy pay and Overdraft protection are services the credit union offers, if you prefer to have these services applied to your account, please indicate by initialing on the appropriate line and signing below. If you meet the requirements of our courtesy pay program and/or overdraft transfer option these services, may be added to your accounts.

**OPT OUT**

\_\_\_\_\_ **I DO NOT want the overdraft protection service and wish to OPT OUT at this time.**

**What you need to know About Overdraft and Overdraft Fees**

An overdraft occurs when you do not have enough money 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 a savings account, which may be less expensive than our standard overdraft practices or courtesy pay. To learn more about eligibility requirements, ask us about those plans.

This notice explains our standard overdraft practices:

What are standard overdraft practices that come with my account?

Streator Community Credit Union does authorize and pay overdraft for the following types of transactions:

Items should but not be limited to checks, ACH, ATM, Debit Card, Bill Payment and other transactions made using your account number

Automatic bill payments

**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 in Streator Community Credit Union pays my overdraft?

Under our standard overdraft practices:

Streator Community will charge you a fee of up to \$28 for each transaction, current charge at this time but it is subject to periodic change, each time we pay an overdraft.

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

I understand that I am responsible for payment of any overdraft transactions, according to the terms and conditions set forth in the account agreements, in my accounts at Streator Community Credit Union.

If you also want us to authorize and pay overdrafts on your transactions and pay overdrafts on ATM and everyday debit card transactions call (815)672-8488, visit [www.streatorccu.org](http://www.streatorccu.org), email [pligori@streatorccu.org](mailto:pligori@streatorccu.org). Or complete the form below and present it to the lobby at 302 N. Park St, Streator Illinois 61364.

By checking above and signing below I authorize Streator Community Credit Union to pay overdraft items on, but not limited to, drafts, ACH, ATM, Debit Card, Bill Payment, automatic bill payments and any other transactions depending on the services selected above at the Credit Union's discretion.

Member Account # \_\_\_\_\_

Member Signature \_\_\_\_\_

Date \_\_\_\_\_