



COURTESY PAY CONSENT

Member Name: _____ Account Number: _____

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Please refer to the Membership and Account Agreement (Agreement) for a more thorough explanation of factors that determine when an overdraft occurs and when you may incur a fee for overdrawing your account. The terms of this Agreement are incorporated herein, and both this document and the Agreement are meant to be interpreted together. We can cover your overdrafts in two different ways:

- 1. We offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our Courtesy Pay Program. To learn more, ask us about these plans.
2. We have a Courtesy Pay Program that comes with your account.

This notice explains our Courtesy Pay Program.

What is the Courtesy Pay Program that comes 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

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

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 ACU of Texas pays my overdraft?

Under our Courtesy Pay Program:

- We will charge you a fee of up to \$30 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 ACU of Texas to authorize and pay overdrafts on my ATM and everyday debit card transactions?

You can call 409-945-4474 (toll free 800-848-0330), visit any ACU of Texas location to drop off the form or sign up in person, complete and mail the form to P.O. Box 9004, League City, Texas 77574 or visit www.acutx.org

_____ I DO want ACU of Texas to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I DO NOT want ACU of Texas to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Member Signature: _____ Date: _____

Table with 3 columns: User, Effective Date, and checkboxes for CP Consent Added and CP Consent Removed. Header: Credit Union Use Only