

## What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough 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, (Courtesy Pay), that may be available with your account if certain criteria are met.
2. We also offer two overdraft protection plans; a link to a TCU share savings and a line of credit. These plans may be less expensive than our standard overdraft practices. To learn more, please contact us at (603) 889-2470.

**This notice explains Courtesy Pay, our standard overdraft practices.**

## What are the Courtesy Pay practices that may be available with your account?

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

- Checks and other transactions made using your checking account number
- Automatic Clearing House (ACH) transactions, such as automatic bill payment

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

- ATM transactions
- Debit card transactions using your Personal Identification Number (PIN)
- Checks cashed at our teller windows

Also, we do not authorize and pay overdrafts for everyday debit card transactions that require your signature (known as "signature-based debit card transactions") unless you ask us for this coverage.

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 if I want Courtesy Pay protection that Triangle Credit Union offers for my signature-based debit card transactions?

If you want Triangle Credit Union to authorize and pay overdrafts on signature-based debit card transactions, please complete the form below and mail it to Triangle Credit Union, PO Box 309, Nashua, NH 03061-0309 or use the enclosed postage paid envelope.

## What fees will I be charged if Triangle Credit Union pays my overdraft?

Under our Courtesy Pay, you will incur a \$30 fee each time an overdraft is paid and there is no limit on the total fees charged to you for overdrawing your account.

**Whatever you decide, please complete the form below simply by checking if you do or do not want coverage on your signature-based debit transactions. Please return the signed and dated form to Triangle Credit Union. Your selection will become effective when received by the Credit Union.**

\_\_\_ I **do** want Triangle Credit Union to authorize and pay overdrafts on my signature-based debit card transactions.

\_\_\_ I **do not** want Triangle Credit Union to authorize and pay overdrafts on my signature-based debit card transactions.

Printed Name: \_\_\_\_\_ Member# \_\_\_\_\_ Sub#: \_\_\_\_\_

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

Return instructions: This form may be returned via mail in the enclosed envelope or dropped off at your local branch.