

Important Notice Regarding Your Overdrafts & Overdraft Services

An overdraft occurs when you do not have enough money in your account to cover a transaction. As a service, we can cover your overdrafts in two different ways:

1. We have (Overdraft Privilege - ODP) courtesy pay that comes with your account.
2. We also offer Automatic Overdraft Transfers, such as a link to a share account, which may be less expensive than Overdraft Privilege - ODP. In most cases, this is already active on your account. Available funds in a share account will be accessed before the Overdraft Privilege - ODP is activated. To learn more, ask us about these options.

What are the procedures for Overdraft Privilege (ODP) if my account is overdrawn?

We do 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

Overdraft Privilege (ODP) coverage will be available at our discretion, which means we do not guarantee that we will always authorize or pay any type of transactions.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if I overdraft my account?

If we pay the transaction with **Overdraft Privilege (ODP)** you will be charged **\$31.00** per transaction.

If we do not pay the transaction with **Overdraft Privilege (ODP)** you will be charged a Nonsufficient Fund Fee of **\$31.00** per transaction and the item will not be paid, plus you may then be subject to penalties from the merchant.

- There is no limit to the number of total fees we can charge you for overdrawing your account.
- Overdraft items will be posted in accordance with USE Credit Union's existing checking account procedures.

What if I want USE Credit Union to handle my ATM and everyday debit card transactions as we do today by authorizing and paying overdrafts on my ATM and everyday debit card transactions after July 1, 2010?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions after July 1, 2010, call 713-595-3316 or complete the form below and present at one of our locations or mail to: 24909 Kuykendahl, Tomball TX 77375 or fax it to 713-595-3303 or email it to opt-in@usecreditunion.com



Overdraft Services Opt-In option for ATM and one-time debit card transactions

Fax, bring or send this form to USE Credit Union.

Effective Date: July 1, 2010

I do not want USE Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions

I want USE Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions

Signature: _____

Date: _____

Name: _____

Email: _____

USE Credit Union
24909 Kuykendahl
Tomball, Texas 77375

Member Number:

Internal Use Only:

Opt-In/Out via: In person _____, Phone _____, Email _____ or Mail _____

Confirmation Letter: Hand Delivered _____, Mailed _____, Emailed _____, Faxed _____ **Employee Name:** _____

