



COURTESY PAY SERVICES OPT-IN/OPT-OUT FORM

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account based upon your available balance to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- 1. Through our overdraft protection plans, such as a link to a savings account or an overdraft line of credit, which may be less expensive than our standard overdraft practices.
2. Through our standard overdraft practices, known as Courtesy Pay.

This notice only explains our Courtesy Pay plan. If you have questions about our overdraft protection plans, please visit westerracu.com, call 303-321-4209 or stop by one of our convenient branches.

What is the Courtesy Pay plan that comes with my account?

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

- Checks and certain other transactions made using your checking account number
• Automatic payment (ACH) transactions

We do not authorize or pay overdrafts for the following types of transactions unless you ask us to (see below):

- Everyday debit card transactions
• Recurring 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 your debit card transaction, it will be declined without a fee.

What fees will I be charged if Westerra Credit Union pays my overdraft through Courtesy Pay?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$31** 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 Westerra to authorize and pay overdrafts on my everyday and recurring debit card transactions through Courtesy Pay?

If you also want Westerra to authorize and pay overdrafts on everyday and recurring debit card transactions, mark your choice below, sign and return this form to a Westerra branch or mail it to: Westerra Credit Union, P.O. Box 9408, Denver, CO 80209—or call us at 303-321-4209.

\_\_\_\_\_ I want Westerra Credit Union to authorize and pay overdrafts on my everyday and recurring debit card transactions through Courtesy Pay.

\_\_\_\_\_ I do not want Westerra Credit Union to authorize and pay overdrafts on my everyday and recurring debit card transactions through Courtesy Pay.

Member Name (Printed): \_\_\_\_\_

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

Checking Account Number: \_\_\_\_\_

If you opt-in to this service, and then at any time you wish to opt-out of using this service, contact us at 303-321-4209 or complete this form and return it to a Westerra branch or mail it to: Westerra Credit Union, P.O. Box 9408, Denver, CO 80209.