



COURTESY PAY OPT-IN/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 to cover a transaction, but instead of returning the item unpaid, we pay it by drawing your account negative saving you time, embarrassment and the potential for additional fees charged by others to process returned items.

This notice explains our standard overdraft practices.

We **DO** authorize and pay overdrafts for the following types of transactions and for a per item fee:

- 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 sign and return the OPT-IN Consent Form below:

- ATM transactions
- Everyday debit transactions

To authorize us to pay overdrafts on ATM/Debit card transactions for a per item fee, complete the bottom section of this form and present or mail it to: New England Teamsters Federal Credit Union, 23 Broadway, Arlington, MA 02474.

<input type="checkbox"/>	I want New England Teamsters Federal Credit Union to authorize and pay overdrafts on my ATM/Debit card transactions
<input type="checkbox"/>	I do NOT want New England Teamsters Federal Credit Union to authorize and pay overdrafts on my ATM/Debit card transactions
<input type="checkbox"/>	I do not want New England Teamsters Federal Credit Union to authorize and pay overdrafts on any transactions.

Member Name: _____

Member Number: _____

Signature: _____ Date: _____

I acknowledge receipt of the Courtesy Pay Disclosure.

You have the right to Opt Out of this courtesy service at any time.
 For detailed information about this benefit, please refer to the Courtesy Pay Disclosure.
 For the current per item fee amount, please refer to our Schedule of Fees.
 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.