



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 we pay it anyway. We can cover your overdrafts in two different ways:

1. We offer **Courtesy Pay** protection that comes with your account.
2. We also offer overdraft protection plans such as a link to a Savings Account, an opened Line of Credit, or a Money Market account which may be less expensive than **Courtesy Pay**. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

Using **Courtesy Pay** we authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic Bill Payments or ACH Debits

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 Media City Community CU pays my overdraft?

Under our standard overdraft practices through **Courtesy Pay** service:

- We will charge you a fee of \$25 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 Media City Community CU to authorize and pay overdrafts on my ATM and everyday Debit Card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday Debit Card transactions, you must complete a **Courtesy Pay** Opt-In form (located below). Please call us at (818)238-2950, or complete the form below, fax it, or mail it to 1020 W. Olive Ave. Burbank, CA 91506.

Courtesy Pay Opt-In Form

Fax to: 818-238-2979

By agreeing to have my overdrafts paid by the credit union, I understand that I have a right to revoke or change my election at any time. The revocation must be provided in writing.

I want MCCCUCU to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.

Printed Name: _____

Account Number: _____

Signature: _____

Date: _____

Email Address _____

FOR INTERNAL USE ONLY

Date Received

Date Processed

Initials