



TruNeighbor
— CREDIT UNION —

Real People. Real Service. Real Neighbors.

OVERDRAFT OPT-IN 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 we pay it anyway. We can cover your overdrafts in two different ways:

1. We offer a standard overdraft protection plan where we transfer funds from your other savings or club accounts or from an overdraft loan.
2. We offer Friendship Courtesy Pay overdraft coverage that may be added to your account.

Friendship Courtesy Pay

Allows us to pay items presented against your checking account (up to your authorized limit), even if it causes the account to become overdrawn. This service is added to qualified checking accounts after the account has been open for 90 days. There is a fee of \$30 for each overdraft we pay. There is no limit on the total fees we can charge you for overdrawing your account. You can opt back out of the program at any time.

Transactions covered with Courtesy Pay:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will **NOT** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit/debit card transactions such as getting a new prescription filled or purchasing groceries

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 the credit union to authorize and pay overdrafts on my ATM and everyday debit/debit card transactions?

If you want us to authorize and pay overdrafts on ATMs and everyday debit card transactions, **do one of the following as soon as possible:**

- Call Emily Rose at (423) 378-9292 ext. 206 with authorization or Ronna Hutchins at (423) 378-9292 ext. 205
- E-mail Emily Rose or Ronna Hutchins with authorization at erose@truneighborcu.org or rhutchins@truneighborcu.org
- Complete the form and deliver to one of our offices
- Mail completed form to: TruNeighbor Credit Union, 528 W Center St, Kingsport, TN 37660-3660
- **YES** – I wish to have Friendship Courtesy Pay services extended to me on my ATM and everyday debit/debit card transactions in addition to the other transaction types listed above once my account meets required guidelines and has been open 90 days. The Credit Union will notify me once the service has been turned on.
- **NO** – I do not want coverage.

Printed Name: _____ Date: _____

Signature: _____ E-Mail: _____

Account Number(s): _____