



Courtesy Pay PLUS Opt In/Out Form (Debit/ATM Cards) 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 have standard overdraft practices that come with your account.
2. We also offer 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. 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?

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

- Checks and other transactions made using your checking account number
- Automatic bill payments (this does not include payments initiated on TopMark's Online Bill Pay)

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 TopMark Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a Non-Sufficient Funds (NSF) fee of up to **\$30.00** each time we pay an overdraft item.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want TopMark Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and return it to your local branch, mail to: TopMark Federal Credit Union 1511 N. Main St. Lima, OH 45801 or fax to 419-229-1273. **Our Courtesy Pay Plus service can be added to qualified checking accounts after the account has been open and in good standing for 90 days.**

This form does not opt out or opt in to the discretionary Courtesy Pay Program, where checks and other transactions may be paid if an account is overdrawn.

I do not want TopMark FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want TopMark FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date: _____ Member Number: _____

Please Note: TFCU reserves the right to revoke Courtesy Pay PLUS at any time from any account.