



12611 Fuqua Street
 Houston, TX 77034
 Office: (713) 852-6700
 1-800-577-3164
www.texasbaycu.org

Courtesy Pay for Extended Coverage Opt-In/Out Form For ATM and Debit Card Transactions

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money¹ 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. (See Courtesy Pay Disclosure for details)
2. We also offer overdraft protection plans, such as a link to a savings account or to 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
- Automated Clearing House (ACH) transactions presented against your checking account

We will 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 Texas Bay Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$29 each time we pay an overdraft. Maximum of 7 fees per day.
- There is no charge on transactions in the amount of \$3.00 or less.
- There is no charge on daily overdraft balances.

➤ **What if I want Texas Bay 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, call or stop by your local Texas Bay Credit Union branch, complete the secure Extended Coverage Opt-in form at texasbaycu.org or complete the form below and mail it to:

Texas Bay Credit Union
 12611 Fuqua Street
 Houston, TX 77034

If you authorize the Credit Union to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

Please check only one box below:

- I do want Texas Bay Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I do not want Texas Bay Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____ Printed Name: _____ Date: _____

Last Four Digits of Checking Account #: _____ Member No: _____

For Internal Use Only							
Accepted by Name:		Branch/Department:				Date:	
Opt In/Out Via:	<input type="checkbox"/>	In Person	<input type="checkbox"/>	Email	<input type="checkbox"/>	Phone	<input type="checkbox"/> Mail

¹ We determine whether you have enough money in your account for purposes of assessing overdraft fees based on your available balance. Please refer to the Overdraft section of your Membership Agreement (available at texasbaycu.org) for more information.