



Courtesy Pay Consent Form

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.

We do not authorize and pay overdrafts for the following types of transactions without your consent.

- 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 TN Members 1st FCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30 each time we pay an overdraft.
- We will not charge a Courtesy Pay fee if a checking account is overdrawn by \$30 or less or if the amount of the item is \$30 or less.
- There is no limit per day on the total fees we can charge you for overdrawing your account.

Electing or Revoking Extended Coverage:

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and return it to the credit union by completing the form below and presenting it at your local branch or mailing it to P.O. Box 6828, Oak Ridge, TN 37830. You can revoke your authorization for TN Members 1st FCU to pay these overdrafts at any time through the same methods. Additionally, a digital form can be found online at mymembersfirst.org/odp or sent to you via secure digital banking message. Your revocation must include both your name and the last 4 digits of your account number so that we can properly identify your account.

I am REVOKING Extended Coverage - I do not want TN Members 1st FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I am ELECTING Extended Coverage - I do want TN Members 1st FCU to authorize and pay overdrafts on my ATM and everyday card transactions.

I am completely OPTING OUT of the Courtesy Pay program. I understand this means TN Members 1st FCU will not authorize or pay overdrafts on transaction types covered by the Standard or Extended Coverage options listed above.

Signature: _____

Printed Name: _____

Date: _____ Account Number: _____

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|------------------------------------|
| For Credit Union Use: |
| Changed By: _____ |
| Date: _____ |
| <input type="checkbox"/> In Person |
| <input type="checkbox"/> By Mail |
| <input type="checkbox"/> By SIGNiX |