

## 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 may be available with your account if certain criteria are met.
2. We also offer two overdraft protection plans; a link to a TCU share account and a line of credit. These plans may be less expensive than our standard overdraft practices. To learn more, please contact us at (603) 889-2470.

### This notice explains **Courtesy Pay**, our standard overdraft practice.

#### What are the **Courtesy Pay** practices that may be available with your account?

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

- Checks and other transactions made using your checking account number
- Automatic Clearing House (ACH) transactions, such as automatic bill payment
- Recurring transactions using your debit card number

We do not authorize and pay overdrafts for the following type of transaction:

- ATM transactions
- Point of Sale transactions using a PIN
- Checks cashed at our teller windows

We do not authorize and pay overdrafts for the following type of transaction unless you ask us to (see below):

- Non-PIN one time 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 if I want **Triangle Credit Union** to authorize and pay overdrafts on my non-PIN one time debit card transactions?

If you also want us to authorize and pay overdrafts on non-PIN one time debit card transactions, complete the form below and mail it to Triangle Credit Union, 33 Franklin St, Nashua, NH 03064 or use the enclosed postage paid envelope.

#### What fees will I be charged if **Triangle Credit Union** pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$30 each time we pay an overdraft
- There is no limit on the total fees we can charge you for overdrawing your account

\_\_\_\_ I **do not want** Triangle Credit Union to authorize and pay overdrafts on my non-PIN one time debit card transactions.

\_\_\_\_ I **want** Triangle Credit Union to authorize and pay overdrafts on my non-PIN one time debit card transactions.

Printed Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_