Overdraft (Courtesy Pay) Coverage on Your Everyday Debit Card Transactions

What You Need to Know About Overdrafts and Overdraft Fees.

An overdraft occurs when you do not have enough money in your available balance in your account to cover a transaction, but we agree to pay it. We will assess a fee only when you do not have enough money in your available balance when the transaction is authorized and if the transaction overdraws your actual balance by more than $10. Please see the Membership Service Agreement for more information.

We can cover your overdrafts in two different ways:

1. We have standard overdraft practices (Courtesy Pay) that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or 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 (Courtesy Pay) that come with my account?

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

- Checks
- Automatic bill payments
- ACHs
- Recurring debit card transactions

We **will not** authorize and pay overdrafts for everyday debit card transactions unless you ask us to:

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 a debit card transaction, your transaction will be declined and no fee will be assessed. If we do not pay a check, Bill Pay, or ACH transaction, it will be returned and a $30 NSF fee will be assessed.

What fees will I be charged if the credit union pays my overdraft?

Under our standard overdraft practices (Courtesy Pay):

- We will charge you a fee of $30 each time we pay an overdraft, and the payment overdraws your account by more than $10.00.
- There is a daily limit of three (3) courtesy pay fees per day that may be assessed.
- There is a monthly limit of ten (10) courtesy pay fees that may be assessed per month.

What if I want the credit union to authorize and pay overdrafts on my everyday debit card transactions?

If you also want us to authorize and pay overdrafts on everyday, one-time debit card transactions, you may opt-in by visiting any Wings Service Center or opting in online.

Additional information regarding overdraft programs may be found in our **Membership Service Agreement** on **WingsCO.com**.

Select one of the following:

_ I **do not** want credit union to authorize and pay overdrafts on my everyday debit card transactions.

_I want credit union to authorize and pay overdrafts on my everyday debit card transactions.

Signature:_____

Printed Name: _____

Date: _____

Account Number: _____