



Notice: What RBCU Members Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when there are not enough funds in a member's account to cover a transaction, but RBCU pays it anyway. RBCU can cover member overdrafts in two different ways:

1. **Courtesy Pay** - that comes with a member's account.
2. **Other overdraft protection plans** - such as a link to transfer funds from a member's savings account. These options may be less expensive than our Courtesy Pay program. To learn more, ask us about these plans.

What is the Courtesy Pay program?

RBCU does not authorize and pay overdrafts for the following types of transactions unless a member gives RBCU permission (see below):

- ATM transactions
- Everyday debit card transactions

RBCU pays overdrafts at our discretion, which means we do not guarantee we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, the member's transaction will be declined.

What fees will a member be assessed if RBCU pays their overdraft as part of the Courtesy Pay program?

- RBCU will assess a fee of up to \$30 each time we pay an overdraft
- There is no limit on the total fees RBCU can charge members for overdrawing their account

*A \$30 overdraft fee will be assessed per item. A fee may be imposed for covering overdrafts created by debit or ATM transactions. You have 15 business days to pay your negative balance before you will be considered no longer in good standing. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing or you have too many overdrafts. Overdraft transfers and fees are activated based on your available balance, which may be less than your current balance, depending on pending charges, holds and pledges on your account. Additionally, RBCU may change the terms, conditions and fees within the Courtesy Pay service in accordance with established policies.

This Service can be revoked or canceled at anytime with a signed request to "Opt Out."

Opt-In - I authorize RBCU to pay overdrafts on my ATM and everyday debit card transactions.

Opt-Out - I do not authorize RBCU to pay overdrafts on my ATM and everyday debit card transactions

Printed Name: _____ Date: _____

Account Number: _____

RBCU Member Signature: _____

Internal Use Only: Received By: _____ Verified By: _____ Date: _____