



2316 E. Meyer Boulevard, Kansas City, Missouri 64132
816.276.9401 Fax: 816.276.9407
www.cuonthenet.org

ACTION REQUIRED TO PROTECT YOUR ATM/DEBIT CARD ACTIVITY

OPT IN for continued Courtesy Pay Protection of your ATM and Debit card activity! Effective July 1, 2010, HCCU can protect you ONLY if you OPT IN. (Federal Reserve regulations have changed our ability to protect you unless you Opt In)

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 courtesy pay practices that come with your account.
 2. We also offer courtesy pay protection plans, such as transferring from a savings account or overdraft line of credit if funds are not available. To learn more, ask us about these plans.
- This notice explains our standard courtesy pay practices.

What are the standard courtesy pay 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 unless you ask us to (see below):

- ATM transaction
- 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.

If you have excessive overdrafts, we reserve the right to rescind access with your debit card.

What fees will I be charged if Healthcare Community Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 816-276-9401, visit www.cuonthenet.org, or complete the form below and return it to 2316 E Meyer Blvd, Kansas City, MO 64132.

Courtesy Pay Preference Request Form

- Yes, I want Healthcare Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand that I may revoke this authorization at any time.

Account Number

Printed Name

Signature

Date