



OPT-IN CONSENT FORM FOR ATM/DEBIT CARD OVERDRAFT SERVICES

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 LVCU pays it anyway. We can cover your overdrafts in two different ways:

1. We have a standard overdraft program (CourtesyPay Program) that comes with your account, unless opted-out of, as described in LVCU's 'Overdraft Protection Program' disclosure.
2. We also offer an Opt-In ATM/Debit Card Overdraft Program which allows for transactions resulting in overdrafts involving ATMs and/or Debit Cards to complete successfully despite your account overdrawing up to a total of \$550.00.

What is the standard overdraft program (CourtesyPay Program) that comes 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 or "opt-in" (see below):

- ATM transactions
- Everyday debit card transactions

Note: We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

What fees will I be charged if Lower Valley Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$25.00 each time we pay an overdraft.
- There is no limit on the total of reoccurring fees we can charge you for continually overdrawing your account.

What if I want Lower Valley Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please complete the form below and either present it at a branch location or mail to:

Lower Valley Credit Union
P.O Box 479
Sunnyside, WA 98944

I **do not** want Lower Valley Credit Union to authorize and pay overdrafts.

ACH & Drafts ATM & Debit Card

I want Lower Valley Credit Union to authorize and pay overdrafts.

ACH & Drafts ATM & Debit Card

Printed Name: _____ Signature: _____

Date: _____ LVCU Account Number: _____