



## OVERDRAFT PROTECTION MEMBER PRIVILEGE ENROLLMENT

**COURTESY PAY:** An Overdraft Protection Plan designed specifically to cover your ATM and One-time Debit Card Transactions. If you are making a purchase with your MyCU66 MasterCard® Debit Card and are unaware that you don't have enough money in your Share Draft (checking) Account, we may authorize the transaction on your behalf as a courtesy. If we decide to do so, you'll be able to complete your purchase and avoid an embarrassing situation of having your transaction declined. Or, if you are withdrawing cash from an ATM due to an unexpected emergency and need a little more money than you have in your account, we may authorize that transaction as well. You will have up to \$500.00\* available in overdraft protection (including fees) whether it's for one purchase or several purchases that add up to \$500.00. This service can be available on only one of your IBEW Local 66 Federal Credit Union checking accounts.

MEMBER INFORMATION:			
MEMBER NAME:		MEMBER NUMBER #:	
EMAIL ADDRESS:		BEST CONTACT NUMBER:	
SHARE DRAFT SUFFIX #:		DEBIT CARD NUMBER:	

IBEW Local 66 Federal Credit Union offers this Courtesy Pay Service so your ATM and debit card transactions are authorized. With this service, you will still pay an overdraft fee to the Credit Union, but you will avoid the embarrassment of having your transaction declined. **We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.**

You can **Opt-Out** of Member Privilege Overdraft Protection at any time by contacting the Credit Union at (713) 946-6513.

**OPT-OUT** I **DO NOT** want IBEW Local 66 Federal Credit Union to authorize and Pay overdrafts on my ATM and everyday Debit Card Transactions. (OPT-OUT)

**OPT-IN** I **DO** want IBEW Local 66 Federal Credit Union to authorize and Pay overdrafts on my ATM and everyday Debit Card Transactions. By enrolling in this service, I am aware that if I utilize the Courtesy Pay Service, I may be charged \$25.00 for each transaction the Credit Union authorizes which would cause an overdraft (OPT-IN)

X \_\_\_\_\_ DATE: \_\_\_\_\_  
MEMBERS SIGNATURE/AUTHORIZATION

FOR CREDIT UNION USE ONLY:					
RECV'D BY:		DISPOSITION:	<input type="checkbox"/> APPROVED <input type="checkbox"/> DENIED	DATE:	
<input type="checkbox"/> IN PERSON <input type="checkbox"/> FAX <input type="checkbox"/> E-MAIL		DECISIONED BY:		PROCESSED BY:	

\*Courtesy Pay Approval Limit may vary and is Subject to Revocation or change at the Discretion of the Credit union with or without notice.