BASE ACCOUNT # _______________

OVERDRAFT PROTECTION AND COURTESY PAY

Overdraft Protection from Cash Draw Line of Credit, Overdraft Protection from Savings (not eMax$ Online), and Courtesy Pay are three options in our overdraft protection program. To enroll or un-enroll from any of these services, you may complete this form and submit it to us.

OVERDRAFT PROTECTION

Overdraft Protection from Cash Draw Line of Credit or Base Savings, if you are enrolled in these services, the credit union may transfer funds from Cash Draw Line of Credit in increments of $10 or your Base Savings (not eMax$ Online) account for overdraft amount and overdraft fee (see current fee schedule). The overdraft transfer service (from cash draw line of credit or savings) may be a less expensive alternative to the credit union's overdraft protection services.

COURTESY PAY

A "courtesy" to cover your checks and electronic debit transactions (ACH) and even your ActorCash VISA Check Card purchases. Instead of returning a check unpaid, denying an electronic debit (ACH), or rejecting a VISA Check Card purchase because of funds on hold in your account, which are not available for use, the Credit Union may, at its discretion, cover the transaction, saving you additional charges from merchant, collection companies and saving you the embarrassment an inadvertent overdraft can cause. It also helps protect your credit rating. With Courtesy Pay, ActorsFCU provides a higher level of service to you by helping protect your account and reputation when an inadvertent overdraft occurs.

Key features and requirements of Courtesy Pay include:

1. Must have a checking account.
2. Courtesy Pay limit is $750 including fees (see current fee schedule).
3. Must bring the account current within thirty (30) days.
    a. Overdrafts may be paid with your Courtesy Pay funds up to the limits mentioned above for the following types of transactions: Drafts (Checks), Electronic Debit Transactions (ACH), Bill Pay Transactions (ACH), Everyday Debit Card (VISA Check Card) Transactions (Purchases without cashback).
    b. Courtesy Pay does NOT work for cash withdrawals at the teller window, ATM machine and Debit Card purchase with cashback.
4. You may "opt in" if you are a member in good standing (current with all loans/credit card payments, having no legal orders or negative reports on your Credit Report) and completing this form. We will perform a soft pull (does not affect your credit history) of the primary signer's credit history to determine eligibility.

If you have established other overdraft protection methods with us, such as a Cash Draw line of credit or automatic transfer from your Savings Account, we will always look to pay an overdraft by those other methods first, if it can cover the complete overdraft and fees, before paying your overdraft utilizing Courtesy Pay.

IMPORTANT INFORMATION ABOUT COURTESY PAY

1. The credit union is not obligated to pay any item presented for payment if the account does not contain sufficient collected funds. However, we may, at the credit union's sole discretion, pay reasonable overdrafts as a non-contractual courtesy.
2. Limits: When members opt in for Courtesy Pay, generally an automatic limit of $750 is set, including fees. Once the $750 limit is reached Courtesy Pay will automatically be disabled. NSF fees or other debits may cause the share draft account to become more negative than the $750 limit. Lower limits may be assigned to accounts with payment history issues.
3. Account Fees: Whether the credit union pays or returns non-sufficient funds items, a per-item fee will be charged to the member's account as a non-sufficient funds or Courtesy Pay charge, up to ten fees per day. After the maximum number of daily fees have accrued, Courtesy Pay will be suspended, regardless of whether or not the $750 limit has been reached and additional items may not be paid.
4. Multiple Fees for the same item: It is the policy of ActorsFCU to charge only one fee per item, even if it is re-presented by a merchant or creditor. However, sometimes merchants do not properly encode charges as a previously submitted item. If we are able to establish that the charge is for a previously submitted item, we will refund any additional fees.
5. Maximum Courtesy Pay Fees: Courtesy Pay fees may be charged daily until the Courtesy Pay limit has been reached. Once the Courtesy Pay dollar limit has been reached, no more Courtesy Pay fees will be assessed until the overdraft has been paid and the service is restored. NSF fees may continue to accrue.
6. Available Balance and Settlement: Items will be paid based on current available balance in the draft account. Courtesy Pay fees will be charged for items paid which exceed the available balance. If a charge has already been approved at a time when the available balance is sufficient to cover the charge but is not submitted by the merchant until the available balance has been depleted below the amount of the charge, the charge will be paid and no Courtesy Pay fee will be assessed.
7. Errors: If you believe that you have been erroneously charged a fee due to a merchant submitting an item multiple times, or that the charge had been approved when the account had the available funds to cover it, you may contact member services and we will investigate the circumstances. If you were charged due to these or other possible errors, the fee(s) charged in error will be refunded.

OVERDRAFT PROTECTION AND COURTESY PAY USE ORDER AND ENROLLMENT			
Option 1	Overdraft from Cash Draw Line of Credit: **Online Line of Credit application and approval required.**	☐ Opt-In	☐ Opt-Out
Option 2	Overdraft from base savings (NOT eMax$ Online nor other savings): **Will only transfer funds needed for overdraft and overdraft fee(s) are available in base savings.**	☐ Opt-In	☐ Opt-Out
Option 3	Courtesy Pay for drafts (checks) and ACH transactions:	☐ Opt-In	☐ Opt-Out
Option 4	Courtesy Pay for everyday Debit Card Transactions: **To enroll in Option 4, you must first enroll in Option 3****	☐ Opt-In	☐ Opt-Out

SIGNATURE(S)

	No Electronic or Computer Generated Signatures	
Primary Accountholder Printed Name	Primary Accountholder Signature	Date
	No Electronic or Computer Generated Signatures	
Co-Owner Accountholder Printed Name	Co-Owner Accountholder Signature	Date

CREDIT UNION USE ONLY

Delivered: ☐ In Person ☐ By Mail ☐ By Email ☐ By Fax **Received Date:** ______________ **Processed By (Teller Stamp):** ________________________