



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.

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.	<input type="checkbox"/> Opt-In	<input type="checkbox"/> Opt-Out
<hr/>			
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.	<input type="checkbox"/> Opt-In	<input type="checkbox"/> Opt-Out
<hr/>			
Option 3	Courtesy Pay for drafts (checks) and ACH transactions:	<input type="checkbox"/> Opt-In	<input type="checkbox"/> Opt-Out
<hr/>			
Option 4	Courtesy Pay for everyday Debit Card Transactions: To enroll in Option 4, you must first enroll in Option 3**	<input type="checkbox"/> Opt-In	<input type="checkbox"/> Opt-Out

SIGNATURE(S)

Primary Accountholder Printed Name	Primary Accountholder Signature	Date
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): _____