



Courtesy Pay Opt-in for Debit and ATM Transactions

What You Need to Know about Overdrafts and Courtesy Pay 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 offer Courtesy Pay, our standard overdraft program, which automatically comes with qualifying checking accounts.
2. We also offer overdraft protection plans, such as a link to a savings account or an overdraft line-of-credit, which may be less expensive than Courtesy Pay. To learn more, ask us about these plans.

This notice explains our standard overdraft practices for Courtesy Pay.

What type of Overdrafts will Courtesy Pay cover?

Courtesy Pay will allow us to authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
• Automatic bill payments, including "recurring" debit card transactions

Effective August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
• One-time or non-recurring 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.

What fees will I be charged if RTP Federal Credit Union pays my overdraft through Courtesy Pay?

- We will charge you a \$23 fee each time we pay an overdraft through Courtesy Pay.
• There is no limit on the total fees we can charge you for overdrawing your account through Courtesy Pay.

What if I want Courtesy Pay to authorize and pay overdrafts on my ATM and non-recurring debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and one-time or non-recurring debit card transactions, complete the form below... present it to the nearest branch, fax it to (919) 572-5463, or mail to:

RTP Federal Credit Union
Attn: Opt-In Dept.
P.O. Box 12807
RTP, NC 27709

If you have questions, please call Member Services at (877) 941-5700.

You have the right to revoke this consent at any time.

Name

Name

Address

Address

City State Zip

City

State

Zip

Account Number

Account Number

I want RTP FCU to continue to pay overdrafts on my ATM and one-time debit card transactions.

I do not want RTP FCU to continue to pay overdrafts on my ATM and one-time debit card transactions.

Signature

Date