



COURTESY PAY SERVICES OPT-IN/OPT-OUT FORM What You Need to Know About Overdrafts and Overdraft Fees

An **overdraft** occurs when you do not have enough money in your account based upon your available balance to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. Through our **overdraft protection plans**, such as a link to a savings account, a credit card or a line of credit, which may be less expensive than our standard overdraft practices.
2. Through our standard overdraft practices, known as Courtesy Pay.

This notice only explains our standard overdraft practice, Courtesy Pay. If you have questions about our overdraft protection plans above, please visit WesterraCU.com, call 303-321-4209 or stop by one of our convenient branch locations.

What Courtesy Pay comes with my account?

We **do** authorize and pay overdrafts for the following types of transactions through Courtesy Pay:

- Checks and certain other transactions made using your checking account number
- Automatic payment (ACH) transactions

We **do not** authorize or pay overdrafts for the following types of transactions unless you ask us to (see below):

- One-time debit card transactions
- Recurring debit card transactions (such as utility bills)

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 your debit card transaction, it will be declined without a fee.

Benefits of Courtesy Pay

- It is convenient and there is no cost to enroll.
- It may save you from the inconvenience of a declined debit card transaction or fees from other financial institutions or merchants.
- It provides a safety net to have in an emergency.

You have two options to choose from

Type of Coverage	Checks*	ACH Payments*: Monthly recurring payments, such as car insurance, etc.	Recurring Debit Card Transactions: Monthly subscriptions like Netflix, Amazon, gym membership, etc.	One-Time Debit Card Transactions: Everyday purchases you make with your debit card	ATM Transactions
Opt-IN	Paid Courtesy Pay Fee Charged	Paid Courtesy Pay Fee Charged	Paid Courtesy Pay Fee Charged	Paid Courtesy Pay Fee Charged	Declined No Fee Charged
Opt-OUT	Not Paid NSF Fee Charged	Not Paid NSF Fee Charged	Declined No Fee Charged	Declined No Fee Charged	Declined No Fee Charged

* Qualified members are automatically enrolled in Opt-IN for ACH and draft, but are not automatically enrolled for one-time and recurring debit card transactions.

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

Under our standard overdraft practices:

- We will charge you a fee of \$20 each time we pay an overdraft through Courtesy Pay, up to 3 transactions per day, per checking account.

What if I want Westerra to authorize and pay overdrafts on my one-time and recurring debit card transactions through Courtesy Pay?

If you also want Westerra to authorize and pay overdrafts on one-time and recurring debit card transactions, initial your choice below and mail it to: Westerra Credit Union, P.O. Box 9408, Denver, CO 80209, visit a Westerra branch, call us at 303-321-4209 or send a secure message through Digital Banking.

_____ **I want** Westerra Credit Union to authorize and pay overdrafts on my one-time and recurring debit card transactions, through Courtesy Pay.

_____ **I do not want** Westerra Credit Union to authorize and pay overdrafts on my one-time and recurring debit card transactions, through Courtesy Pay.

Member Name (Printed): _____ **Account Number(s):** _____ **Date:** _____

If you Opt-IN to this service, and then at any time wish to Opt-OUT, contact us at 303-321-4209 or complete this form and return it to a Westerra branch, or mail it to: Westerra Credit Union, P.O. Box 9408, Denver, CO 80209.