
Courtesy Pay and Reg E Opt-In/Opt-out Form

What You Need To Know about Overdraft and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. To determine whether you have enough money in your account to cover a transaction, we use your account's available balance which is based upon the deposits and withdrawals to your account and all pending electronic transactions, including pre-authorized transfers, point of sale transactions, and merchant payment authorizations, regardless of whether they have posted to your account.

We can cover your overdrafts in two different ways:

1. We have standard overdraft practices you must opt in to receive (please see below).
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

Standard Overdraft Practices

We DO authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payment

We DO NOT authorize and pay overdrafts for the following types of transactions unless you ask us to (please see below)

- ATM transactions
- Everyday 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 ANECA pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$29.00 each time we pay an overdraft.
- There is NO LIMIT on the total fees we can charge you for overdrawing your account.

 Yes. I want to OPT IN to ANECA's Standard Overdraft Services (Courtesy Pay) for checks, ACH, recurring bill payments.

No. I do not want to OPT IN to ANECA's Standard Overdraft Services (Courtesy Pay) for checks, ACH and recurring bill payments.

ATM and Everyday Debit Card Transactions

What if I want ANECA Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 877-263-2248, visit www.aneca.org, or complete the form below and deliver to a branch or mail to:

Aneca Federal Credit Union
4361 Youree Drive
Shreveport, LA 71105

If you decide you no longer want to have your ATM and everyday card transactions authorized and paid, or if you no longer want to pay checks, ACH, and recurring bill payments, you may revoke your authorization at any time by completing this form and returning it to any Credit Union location. For complete details on our overdraft programs see our Membership Agreement.

Please initial your selection below:

I do NOT want ANECA FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I do want ANECA FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

By signing below, I certify I received a copy of this form.

Member Signature: _____ Date: _____

Employee Signature: _____ Date: _____