



# Courtesy Pay Privilege Plus Opt-In

## What You Need to Know About Overdrafts and Overdraft Fees

An **overdraft** occurs when you do not have enough money in your account to cover a transaction. Sun East can cover your overdrafts in two different ways:

1. We offer Courtesy Pay Privilege, our discretionary overdraft service, that comes with some accounts. Accounts must meet certain requirements to be eligible; see the **Depository Agreement and Disclosures** for details.
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 our standard overdraft practices. To learn more, ask us about these plans.

## Explanation of our standard overdraft practices:

What are the standard overdraft practices that come with my checking account?

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

- Checks and other transactions made using your checking account number
- Automatic bill payments (ACH)

We **do not** authorize & pay overdrafts for the following types of transactions, unless you opt-in to our Courtesy Pay Privilege Plus service:

- Everyday debit card transactions
- ATM 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 Sun East pays my overdraft?

Under our **standard overdraft practices**, we will charge you a fee of \$36 each time we pay an overdraft.

There is no limit on the total fees we can charge you for overdrawing your account. Please Note: Sun East charges \$36 for Non-Sufficient Funds (NSF) checks and ACH items, even if we do not pay your overdraft through Courtesy Pay Privilege.

## What if I want to opt out of Sun East's Courtesy Pay Privilege/Plus program in the future?

At any time, you may choose not to participate in Sun East's Courtesy Pay Privilege or Courtesy Pay Privilege Plus, if you have previously opted in, by notifying any Sun East member service representative.

## What if I want Sun East to authorize and pay overdrafts on my everyday debit card and ATM transactions?

If you want us to authorize and pay overdrafts on everyday debit card and ATM transactions, complete the opt-in form below.

I elect to OPT-IN to Courtesy Pay Privilege Plus to allow Sun East to authorize and pay overdrafts on my everyday debit card and ATM transactions.

Account Number: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

For Credit Union Use Only:

Method of Opt-In:  Written  Phone  Other \_\_\_\_\_

Date Received: \_\_\_\_\_ System Input Date: \_\_\_\_\_ Employee: \_\_\_\_\_

Modified Date Modified \_\_\_\_\_