



IMPORTANT INFORMATION about your Numerica Credit Union Checking Account

What you need to know about overdrafts and overdraft fees

Not sure what an overdraft is? It's when you don't have enough in your account to cover a transaction, but we pay it anyway. Here's how Numerica can cover overdrafts:

1. Standard Protection that comes with your account.
2. Transfer Protection including having a savings account, Money Market account, checking account, line of credit, home equity line of credit or Visa® card linked to your account. This may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
3. Courtesy Pay an opt-in protection choice that covers ATM transactions and everyday debit card transactions

What is the Standard Protection that comes with my account?

Here are the types of overdraft transactions we may authorize and pay:

1. Checks and other transactions made using your checking account number
2. Automatic bill payments

What about Courtesy Pay?

This is an opt-in choice. It won't be added unless you agree in writing below. Without Courtesy Pay, we may decline to pay overdrafts for:

1. ATM transactions
2. Everyday debit card transactions

Because it's a choice, Numerica does not guarantee authorization or payment of any overdraft transaction. If we don't authorize or pay the overdraft, the transaction will be declined. In addition to any non-sufficient funds fees we may charge, you may receive fees from the merchant on declined transactions. So, it's best to keep an eye on your funds.

What fees will I be charged if Numerica Credit Union pays my overdraft?*

Under our overdraft protection:

1. For all other overdraft transactions, including Courtesy Pay, we will charge a fee of \$30 each time we pay it.
2. The maximum number of overdraft fees charged in a day is 5 or \$150.00.
3. Transactions under \$5.00 will not generate a fee.
4. The first two transfers each month are free, with a \$5.00 charge for all additional transfers.

What if I want to add Courtesy Pay to cover overdrafts on my ATM and everyday debit card transactions?

If you'd like us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 509.535.7613 or 800.433.1837, visit numericacu.com or complete the form below and bring to your favorite branch or mail to : Numerica Credit Union, PO Box 4000, Spokane Valley WA 99037. You have the right to revoke this at any time by contacting Numerica.

-
- I **do not** want Numerica Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want Numerica Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. Please add Courtesy Pay to my account(s) listed below. I understand I can revoke this at any time by contacting Numerica.

Printed Name: _____ Date: _____

Signature: _____

Account Number(s): _____