



## OVERDRAFTS & OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay the transaction anyway. We can cover your overdraft in two different ways:

1. We have **Courtesy Pay Services** that come with your account.
2. We also offer **overdraft protection plans** such as a link to a savings account or line of credit account, which may be less expensive than our Courtesy Pay Services. To learn more, ask us about these plans.

This notice explains our **Courtesy Pay Services**.

We provide the following levels of Courtesy Pay Service for our *approved* members:

- \$100.00 for new accounts
- \$250.00 for accounts open 30 + days
- \$500.00 for accounts open 90 + days
- \$750.00 for accounts open 180 + days
- \$1000.00 for accounts open 365 + days

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

Checks, in-person withdrawals, Electronic fund transfers, automatic bill payments and other electronic transactions made using your checking account number.

We will not authorize and pay overdrafts for ATM transactions or everyday debit card transactions unless you ask us to (see below).

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. We reserve the right to revoke or suspend your Courtesy Pay Services at any time. We reserve the right to capture repayments for overdrafts from any type of funds deposited. If we do not authorize and pay an overdraft, your transaction will be declined, your ACH or check will be returned and a NSF fee will be charged.

**What fees will you be charged if North Coast Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$25 each time we pay an overdraft up to a daily fee of \$250.00.
- You must bring your account to a positive balance within 35 days.

**What if I want North Coast 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, complete the form below. You may change your Courtesy Pay election at any time by calling 800-696-8830, visiting our website, or mailing your request to: 1100 Dupont St, Bellingham, WA 98225.

---

### Courtesy Pay ELECTION

- I do not want North Coast Credit Union to provide Courtesy Pay Services to any of my account transactions.

### ATM/DEBIT CARD OVERDRAFT ELECTION

- Pay overdrafts on my ATM and everyday debit card transactions.
- Do not pay overdrafts on my ATM and everyday debit card transactions.

Member number: \_\_\_\_\_ Account Suffix: \_\_\_\_\_

Date: \_\_\_\_\_ Member Signature: \_\_\_\_\_

MSR \_\_\_\_\_

Member Copy