What you need to know about Overdrafts, Courtesy Pay, and Overdraft Fees

An overdraft occurs when you do not have enough money in the available balance* in your account to cover a transaction at the time it is presented for payment, but CAMPUS pays the item anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account, which we refer to as Campus Courtesy Pay and Courtesy Pay Debit.
2. We also have an overdraft transfer plan that comes with your account. This type of plan transfers available funds from another linked account or line of credit to your checking account. This plan is typically less expensive than our standard overdraft practices. To learn more, ask any CAMPUS representative about this program.

- Your available balance is your actual balance less any permanent or temporary holds placed on your funds. See Membership and Account Agreement, section 14(c), Understanding Your Account Balance for further explanation.

This notice explains our Standard Overdraft Practices, which we refer to as Campus Courtesy Pay and Courtesy Pay Debit.

- **What is Campus Courtesy Pay coverage?**
  CAMPUS Courtesy Pay comes with your account and allows you to overdraw it for a fee to pay Checks, ACH, or automatic bill pay transactions.

- **What is Courtesy Pay Debit?**
  Courtesy Pay Debit allows you to overdraw your account for a fee to pay for debit card transactions and ATM withdrawals. Your signed consent is required.

IMPORTANT: CAMPUS pays overdrafts pursuant to the Courtesy Pay service 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 CAMPUS pays my overdraft through Campus Courtesy Pay or Courtesy Pay Debit?**
  - CAMPUS will charge you a fee of up to **$35** each time we pay an overdraft.
  - There is **no limit** on the total fees we can charge you for overdrawing your account.

- **What if I want CAMPUS to authorize and pay overdrafts on my everyday debit card and ATM transactions via Courtesy Pay Debit?**
  If you want us to authorize and pay overdrafts on everyday debit card and ATM transactions, call 800-367-6440 and press 5, or complete the form below and present it at any CAMPUS Service Center or mail it to:
  CAMPUS USA Credit Union, P.O. Box 147029 Gainesville, FL 32614.

☐ **I do not want** CAMPUS USA Credit Union to authorize and pay overdrafts on my everyday debit card and ATM transactions.

☐ **I want** CAMPUS USA Credit Union to authorize and pay overdrafts on my everyday debit card and ATM transactions. **I understand that CAMPUS has the discretion to pay or not pay overdrafts on these transactions.**