



12611 Fuqua Street
 Houston, TX 77034
 Office: (713) 852-6700
 1-800-577-3164
www.texasbaycu.org

Courtesy Pay for Extended Coverage Opt-In/Out Form For ATM and Debit Card Transactions

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money*¹ in your account to cover a transaction, but we pay it anyway.

We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account. (See Courtesy Pay Disclosure for details)
2. We also offer overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

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

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

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

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (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 Texas Bay Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$29 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 Texas Bay Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 713-852-6700 or complete the form below and present it at a branch or mail it to:

Texas Bay Credit Union
 12611 Fuqua Street
 Houston, TX 77034

If you authorize the Credit Union to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

Please check only one box below:

- I do want Texas Bay Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I do not want Texas Bay Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____ Printed Name: _____ Date: _____

Last Four Digits of Checking Account #: _____ Member No: _____

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|------------------------------|--|---------------------------|--|--------------|--|--------------|-------------|
| For Internal Use Only | | | | | | | |
| Accepted by Name: | | Branch/Department: | | Date: | | | |
| Opt In/Out Via: | | In Person | | Email | | Phone | Mail |

¹ We determine whether you have enough money in your account for purposes of assessing overdraft fees based on your available balance. Please refer to page 4 of your Membership Agreement (available by contacting us at 713-852-6700) for a more thorough explanation.