



Courtesy Pay Program

Opt-In for ATM & Everyday Debit Card Transactions

An overdraft occurs when you do not have enough money in your account to cover a transaction, but Southland Credit Union pays it anyway. We can cover your overdrafts in two different ways:

- 1. Courtesy Pay Program**—comes with your account and is additional coverage over and above your elected overdraft protection plans.
- 2. Overdraft Protection Plans**—transfer from your overdraft line of credit or savings account, which may be less expensive than our Courtesy Pay Program. To learn more, ask us about these plans.

What are the Courtesy Pay Program 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 do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions
- Online bill payments made with Southland ePay

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay ATM/Debit card type of transactions. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Southland Credit Union Courtesy Pays my overdraft?

The Credit Union will charge a fee of \$30 each time we pay an overdraft.

What if I want Southland Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want the Credit Union to authorize and pay overdrafts on ATM and everyday debit card transactions, **you must opt-in**. To opt-in call 800.426.1917, or visit www.SouthlandCU.org to opt-in online.

Please respond by filling out this form:

_____ I DO NOT want Southland Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Southland Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name: _____

Account Number: _____

Signature: _____ Date: _____