

Important Notice Regarding Your Overdrafts and Courtesy Pay

An overdraft occurs when you do not have enough money in your account to cover a transaction. As a service, we can cover your overdrafts in two different ways:

1. We have Courtesy Pay that comes with your account
2. We also offer overdraft protection plans, such as a link to a share account, which may be less expensive than Courtesy Pay. In most cases, this is already active on your account. Available funds in a share account will be accessed before the Courtesy Pay is activated. To learn more, ask us about these options.

What are the procedures for Courtesy Pay if my account is overdrawn?

We do pay overdrafts for the following types of transactions up to your \$400.00 Courtesy Pay Limit:

- 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

Courtesy Pay coverage will be available at our discretion, which means we do not guarantee that we will always authorize or pay any type of transactions.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if I overdraft my account?

If we pay the transaction with Courtesy Pay you will be charged \$25.00 per transaction.

If we do not pay the transaction with Courtesy Pay, you will be charged \$25.00 per transaction, plus you may then be subject to penalties and fees from the merchant.

There is no limit to the number of total fees we can charge you for overdrawing your account. Overdraft items will be posted in accordance with PWC ECU's existing checking account procedures.

What if I want PWC ECU to handle my ATM and everyday debit card transactions as we do today by authorizing and paying 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 and present at one of our locations or mail to: PWC ECU, 12715 Ridgefield Village Dr, Ste. 101, Woodbridge, VA 22193 or the InterCounty Mail Drop HR-660

Courtesy Pay Opt-In option for ATM and one-time debit card transactions
Fax, bring, or send this form to PWC Employees Credit Union

____ I do not want PWC ECU to authorize and pay overdrafts on my ATM and everyday debit card transactions

____ I want PWC ECU to authorize and pay overdrafts on my ATM and everyday debit card transactions

Signature: _____ Date: _____

Name: _____ Email: _____

Account Number(s):

PWC Employees Credit Union
12715 Ridgefield Village Dr, Ste
101 Woodbridge, VA 22193
Fax: (703) 680-5998

