

Overdraft Service Elections

These elections will determine how Members Choice WV FCU will cover or not cover overdrafts to your Share Draft (Checking) Account through Overdraft Protection and Courtesy Pay. With this form you can opt in or opt out for Overdraft Protection and Courtesy Pay. Each section of this form must be completed separately. Please refer to the Overdraft Services Information Sheet for more details.

Overdraft Protection:

With this selection I wish to **opt in** to the Overdraft Protection service. I understand that MCWVFCU will link my Share Draft (Checking) to my Share (Savings) Account so that if my Checking Account overdraws, the funds may be transferred from my Savings Account to cover the transaction(s) in my Checking Account for a \$5.00 fee per transaction. If I do not have sufficient funds in my Savings Account for the transaction amount and the \$5.00 fee, I understand that the item(s) will be returned as unpaid and applicable non-sufficient funds (NSF) fees will be charged. I understand that if I wish to opt out of the Overdraft Protection service, I may do so by completing this form at the credit union and selecting the “opt out” option.

With this selection I wish to **opt out** of the Overdraft Protection service. I understand that MCWVFCU will not cover overdrafts to my Share Draft (Checking) Account through the Overdraft Protection service, and that any item(s) presented to my account that I do not have sufficient funds for, will be returned as unpaid and applicable non-sufficient funds (NSF) fees will be charged. I understand that if I wish to have Overdraft Protection extended to me in the future, I must complete this form at the credit union and select the “opt in” option.

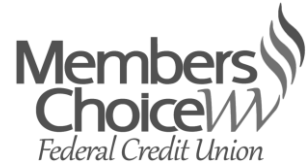
Signature: _____ Date: _____

Overdraft Advance Courtesy Pay Service:

With this selection I wish to **opt in** to the Overdraft Advance Courtesy Pay service, if I am eligible and meet all of the Courtesy Pay required criteria. I understand that by electing into Courtesy Pay that MCWVFCU will cover overdrafts to my Share Draft (Checking) Account up to \$300.00, and that a \$25.00 Courtesy Pay fee will be applied for each transaction that the credit union honors. If I do not have sufficient funds in my Checking Account for a transaction(s) amount that is more than the \$300.00 Courtesy Pay limit and the \$25.00 fee, I understand that the item(s) will be returned as unpaid and applicable non-sufficient funds (NSF) fees will be charged. I understand that if I wish to opt out of Courtesy Pay at any time, I may do so by completing this form at the credit union and selecting the “opt out” option.

With this selection I wish to **opt out** of the Overdraft Advance Courtesy Pay service. I understand that MCWVFCU will not cover overdrafts to my Share Draft (Checking) Account through the Courtesy Pay service, and that any item(s) presented to my account that I do not have sufficient funds for, will be returned as unpaid and applicable non-sufficient funds (NSF) fees will be charged. I understand that if I wish to have Courtesy Pay extended to me in the future, I must meet the eligibility requirements at that time.

Signature: _____ Date: _____



ATM and one-time Debit Card Transactions Authorization:

With this selection I **want** the Overdraft Advance Courtesy Pay service to apply to my ATM and one-time Debit Card transactions. I understand that MCWVFCU will cover overdrafts to my Share Draft (Checking) Account up to \$300.00, and that a \$25.00 Courtesy Pay fee will be applied for each transaction that the credit union honors. If I do not have sufficient funds in my Checking Account for a transaction(s) amount that is more than the \$300.00 Courtesy Pay limit and the \$25.00 fee, I understand that the item(s) will be returned as unpaid and applicable non-sufficient funds (NSF) fees will be charged. Additionally, I understand that if I wish to opt out of ATM and one-time Debit Card transactions as part of my Courtesy Pay service, I may do so by completing this form at the credit union and selecting the “opt out” option.

With this selection I **do not want** the Overdraft Advance Courtesy Pay service to apply to my ATM and one-time Debit Card transactions, and understand that any item(s) presented to my account that I do not have sufficient funds for will be returned as unpaid and applicable non-sufficient funds (NSF) fees will be charged. Additionally, I understand that if I wish to have my ATM and one-time Debit Card transactions included with my Courtesy Pay service in the future, I must complete this form at the credit union and select the “opt in” option.

Signature: _____ Date: _____

Member Name: _____ Member #: _____

Address: _____ Home Phone: _____

E-mail: _____

For Members Choice WV Federal Credit Union use only:

Request received by: _____ Date Received: ___/___/___

Request authorized by: _____

Request completed by: _____ Date Completed: ___/___/___