

Courtesy Pay Opt-In Form (Program effective October 23, 2013)

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

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

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

We currently do not authorize and pay overdrafts for the following types of transactions unless you

ask us to by opting-in to Courtesy Pay:

- 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 You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough

money in your checking account to cover a transaction made with your Share Draft, ACH or ATM/Debit Card. Currently B-M S FCU pays your overdrafts from your saving account.

What fees will I be charged if B-M S FCU pays my overdraft?

Under our standard overdraft practices:

- We 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.
- Overdraft items will be posted in accordance with our existing checking account procedures.

What if I want B-M S FCU to begin authorizing and paying overdrafts on my ATM and everyday debit card transactions?

If you also want us to begin to authorize and pay overdrafts on ATM and everyday debit card transactions, visit www.bmsfcu.org to opt-in or complete the form below.

Please note that your selection will not become effective until the credit union receives your signed form or on-line opt-in. We/You have the right to revoke your decision at any time.

I want B-M S FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want B-M S FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Print name: _____ Date: _____

Acct#: _____ Signature: _____

IF YOU ARE SUBMITTING THIS FORM ELECTRONICALLY, INCLUDE ONLY LAST THREE NUMBERS OF THE ACCOUNT

Fax completed form to (732)227-3150 or mail to: B-M S FCU, 1 Squibb Drive New Brunswick, NJ 08903, or visit a local branch.

For Credit Union Use Only

MSR Initials: _____ Smarterm: _____ Date:
