



Courtesy Pay Opt-In Agreement

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways. We have standard overdraft practices that come with your account. *This notice explains our standard overdraft practices.* We also offer additional overdraft protection plans.

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 **do not** authorize and pay overdrafts for the following types of transactions **unless you ask us to:**

- ATM transactions
- Everyday debit card transactions (Point of sale, in-store)

We pay overdrafts up to your pre-determined Courtesy Pay Overdraft Protection limit, 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 Justice Federal Credit Union pays my overdraft?

Under our Courtesy Pay Overdraft Protection Program:

- We will charge you a fee of up to **\$30 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 Justice Federal 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, complete the form below.

Please return the completed form to your nearest branch, or fax to 703.480.5400, or email: JFCUmembership@jfcu.org, or mail to: Justice Federal Credit Union, 5175 Parkstone Drive, Suite 200, Chantilly, VA, 20151, or you may call our Member Service Center at 800.550.5328, Monday – Friday, 8:30 AM – 8:00 PM, EST.

What additional overdraft protection plans are available?

- Transfer from Shares
 - Your available share balance less any shares securing loans to the Credit Union; transaction limitations may apply
- Overdraft line of credit
 - Requires credit approval

To learn more about these additional overdraft protection plans, please visit your nearest branch, or contact our Member Service Center at 800.550.5328, Monday – Friday, 8:30 AM – 8:00 PM, EST.



___ I **want** Justice Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

___ I **do not want** Justice Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Signature: _____

Account Number(s): _____] _____] _____] _____]

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