



Courtesy Pay for Debit Cards

Opt-in TODAY to enjoy the advantages of Courtesy Pay!

Due to federal legislation, Inspirus Credit Union is unable to pay your overdrafts for **Debit Card** purchases made at a store, online or by telephone **unless you “opt in”** for Courtesy Pay for these types of transactions. If you experience an overdraft due to a debit card charge and do not opt in for Courtesy Pay, your transaction will be declined.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

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 (see below):

- Everyday debit card transactions
- ATM transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction unless you opt-in on the form below. If we do not authorize and pay an overdraft, your transaction will be declined.

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

Under our standard overdraft practices:

- We will charge you a fee of up to \$25 each time we pay an overdraft (5 per day limit).

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

To make or update your selection simply visit inspirusCU.org, or complete the form below and present it at a branch or mail it to: **P.O. Box 576 Seattle WA 98111-0576**. For assistance with this form call **888.628.4010**.

You may opt out at any time.

Please retain a COPY of this as your confirmation notice.

Debit Card Courtesy Pay Opt-In Form:

Please select ONE option:

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

Printed Name: _____ Signature: _____

Date: _____ Account Number: _____