

**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:

1. We have standard overdraft practices that come with your account. **We call these practices "Courtesy Pay."**
2. We also offer overdraft protection plans, such as a link to a savings account or line of credit loan, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our **Courtesy Pay practices** (standard overdraft practices.)

- **What are the Courtesy Pay practices that may come with my account?**
- We **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 do not authorize and pay overdrafts for the following types of transactions unless you ask us to:**
  - 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 fees will I be charged if Brazos Valley Schools Credit Union pays my overdraft?**  
Under our **Courtesy Pay** standard overdraft practices:
  - We will charge you a fee of up to **\$25** each time we pay an overdraft, not to exceed 5 Courtesy Pay fees assessed per day.
- **What if I want Brazos Valley Schools 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 and turn it in to any of our branch offices or return it to us in the enclosed self-addressed envelope, call any of our branch offices or visit our website [www.bvscu.org](http://www.bvscu.org) to download a copy of this form.
- **What if I change my mind about Courtesy Pay?**  
**You have the right to revoke Courtesy Pay at any time by writing or calling BVSCU or by visiting any branch. If you prefer, you may also return this form with the appropriate box checked with a new signature and date.**
- For detailed information about understanding your account balance and the balance calculation method we utilize (available balance), please read our Membership & Account Agreement.

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**COMPLETE THIS FORM AND RETURN**

\_\_\_\_\_ I do not want Brazos Valley Schools Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ I want Brazos Valley Schools Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ I want to revoke my consent for Courtesy Pay and discontinue participating in the program. This means that Brazos Valley Schools Credit Union will not authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_ Printed Name: \_\_\_\_\_  
Date: \_\_\_\_\_ Account Number: \_\_\_\_\_

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FOR CREDIT UNION USE ONLY: Date Received: \_\_\_\_\_  
\_\_\_\_\_ Phone \_\_\_\_\_ Mail \_\_\_\_\_ In Office \_\_\_\_\_ Fax \_\_\_\_\_ Member ineligible for Courtesy Pay

Date Confirmation provided: \_\_\_\_\_ Member Service Representative: \_\_\_\_\_