



## What You Need to Know about Overdraft and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it for you. We can cover your overdrafts in two ways:

1. Your account comes with the standard overdraft practices called Courtesy Pay.
2. We also offer overdraft protection plans such as a link to a Savings Accounts, Club Accounts, Personal Line of credit, secondary Savings, Checking and Club Accounts, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

### Standard Overdraft Practices (that come with your 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):

- 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.

According to the provisions of our standard overdraft practices, the following fees will be charged if Tropical Financial Credit Union pays an overdraft:

- We will charge you a fee each time we pay an overdraft as outlined in the schedule of fees.
- TFCU will charge members a maximum of five (5) overdraft fees per account per business day.

### What if I want Tropical Financial Credit Union to authorize and pay overdrafts on my ATM and everyday Debit Card transactions?

1. Opt-in by checking the first box and signing the form below OR
2. If the form is not signed at a TFCU office, complete and send it to the attention of our Courtesy Pay Administrator via fax at (954) 499-6786 or mail to PO Box 829517, Pembroke Pines, FL 33082-9917.
3. Call our Contact Center at (888) 261-8328 or (305) 261-8328 from Miami-Dade County.

I want Tropical Financial Credit Union to authorize and pay overdraft on my ATM and everyday debit card transactions.

I do not want Tropical Financial Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Signature

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Date