



COURTESY PAY OPT-IN CONSENT FOR OVERDRAFT SERVICES

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 overdraft in two different ways:

1. We have standard overdraft practices that come with your account.
2. We offer overdraft protection plans that link your share/savings account or overdraft line- of - credit, which may be less expensive than our standard overdraft practices.

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
- ACH transactions/bill pay

What is Adventure Credit Union's enhanced overdraft service?

We do not authorize and pay overdrafts for the following types of transactions, unless you authorize us to by opting in below:

- ATM transactions
- Every day debit card transactions

When does Adventure Credit Union pay overdrafts?

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.

*Please note, Courtesy Pay takes two (2) business days to go into effect.

What fees will I be charged if Adventure Credit Union pays my overdraft?

- We will charge you a \$29.00 fee each time we pay an overdraft, up to \$87.00 per day

How do I Opt-Out and cancel overdraft services?

To Opt Out of this service and end overdraft services, contact Adventure Credit Union to make this change:

- Visit any of our branch locations;
- In writing to: Adventure Credit Union, PO Box 895, Grand Rapids, MI, 49518-0895;
- Via email to: Support@adventurecu.org
- Over the phone at 800-323-2129 option 6.