

Consent form for Overdraft Services (Courtesy Pay)



Your Right to Request Overdraft Coverage (Courtesy Pay)

Sooper Credit Union's overdraft coverage is called **Courtesy Pay**. Beginning August 15, 2010, Sooper Credit Union will not pay overdrafts in your account for ATM withdrawals or debit card purchases you make at a store, online or by telephone, unless you tell us you want **Courtesy Pay** for these transactions. Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, Sooper Credit Union may still pay your overdrafts for other types of transactions, including checks.

Having **Courtesy Pay** does not guarantee that Sooper Credit Union will pay your overdrafts. If we decide to pay an overdraft, you will be charged a fee. **Courtesy Pay** differs from other overdraft services offered by Sooper Credit Union, such as transferring funds to cover an overdraft from another account that you have with the credit union or from an overdraft line of credit. See below for instructions on how to continue **Courtesy Pay** for ATM withdrawals and debit card transactions. If you choose to have ATM withdrawals and debit card purchases covered by **Courtesy Pay**, you may revoke this at any time, by providing a written request to the credit union.

Courtesy Pay Fees

- We will charge you a fee of \$25.00 each time we pay an overdraft.

Other Ways You Can Cover Your Overdrafts

Sooper Credit Union offers other ways of covering your overdrafts that may be less expensive, such as transferring funds to cover an overdraft from another account that you have with the credit union or from an overdraft line of credit. Contact us to learn more about these options.

Request Courtesy Pay or Get More Information

To request **Courtesy Pay** for your ATM withdrawals and debit card purchases or for information about other alternatives available to cover your overdrafts:

- Complete and mail the form below to: Sooper Credit Union, 5590 West Evans Avenue, Denver, Colorado, 80227
- Complete the form below and fax it to: 303-763-6278
- Contact us at: 303-427-5005
- Visit our website at www.soopercu.org.

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- Opt-in: Please enroll me in Sooper Credit Union's **Courtesy Pay** for ATM withdrawals and debit card purchases.

Printed Name: _____ E-mail Address: _____

Sooper Credit Union Account Number: _____

Signature: _____ Date: _____