

EXTENDED COURTESY PAY OVERDRAFT COVERAGE OPT IN



What You Need to Know about BluPeak Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough available funds in your account to cover a transaction. We offer several ways to cover your overdrafts so they are not returned unpaid.

- 1. Overdraft Transfer Coverage** such as a link to a Savings Account or Credit Card, which may be less expensive than our standard overdraft practices. To learn more, ask us about this option.
- 2. Courtesy Pay Overdraft Coverage** comes with your account.
- 3. Extended Courtesy Pay Overdraft Coverage** can be added for additional coverage.

Courtesy Pay Overdraft Coverage

What is Courtesy Pay Overdraft Coverage?

A service that is automatically added to your BluPeak Checking Account to cover the following transaction types:

- Checks and other transactions made using your Checking Account number
- Automatic bill payments

Transactions not covered by Courtesy Pay Overdraft Coverage, that can be covered by adding Extended Courtesy Pay Overdraft to your account include:

- ATM transactions
- Everyday debit card transactions

What if I want to add Extended Courtesy Pay Overdraft Coverage to my account?

If you want to add Extended Courtesy Pay Overdraft to authorize and pay overdrafts on ATM and everyday debit card transactions:

- Call us at 866.873.4968
- Log in to Online Banking and select Secure Forms
- Send a secure message in Online Banking
- Complete this form and present it at any BluPeak branch location

What fees will I be charged if BluPeak pays my overdraft using Courtesy Pay/Extended Courtesy Pay Overdraft Coverage?

- We will charge you a fee of **\$24** per item for each overdraft paid through Courtesy Pay/Extended Courtesy Pay Overdraft Coverage. Fees are charged per presentment, meaning the same item is subject to multiple fees if presented for payment multiple times. Fees are waived if the resulting available balance is less than negative \$20.
- We do not charge an additional daily fee for negative balance accounts.
- We will not charge more than three (3) total Courtesy Pay related fees per account per day.

It is important to note that we pay overdrafts through Courtesy Pay/Extended Courtesy Pay Overdraft Coverage 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.

The choice is yours. If you prefer not to have any Courtesy Pay Overdraft Coverage, contact us by phone, send a secure message in Online Banking, or visit a branch location.

I want BluPeak to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Member Signature

Printed Name

Member Number

Date

For Credit Union Use Only

Date Received

Completed by

Teller Number