OVERDRAFT TRANSFER SERVICE

We offer an **Overdraft Transfer Service** that is linked to your Primary Share Account (Savings). If a transaction is completed from your checking account but no funds are available, and you have funds available in your primary share account, we will transfer the money into your checking to cover the transaction.

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.
- ATM transactions.
- Everyday debit card transactions.

Is there a fee for having Overdraft Transfer Service?

- We will charge you a fee each time we pay an overdraft*
- There is no limit on the total fees we can charge you for overdrawing your account.

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 if I change my mind and no longer want Overdraft Transfer Service for my account?

- You have the right to revoke your decision at any time by notifying us in writing.

Please initial below:

_____ I **do not** want Texas People FCU to authorize and transfer funds from my primary share account or any other account to cover my checking account transactions.

_____ I **want** Texas People FCU to authorize and transfer money from my **internal account(s)** in the following ODP order to cover my checking account transitions.

1. Primary Share Account (This must always be completed first in the sequence)
2. _____
3. _____

_____ My account is not eligible for Overdraft Transfer Service **(Primary Share Accounts Only).**

***Fee subject to change without notice, refer to fee schedule

_____ _____
Member Name Member Number

_____ _____
Member Signature Date

Revision Date: March 13, 2024