



RELIANT

FEDERAL CREDIT UNION

EXPLANATION OF OVERDRAFT COVERAGE

Overdraft protection occurs when you don't have enough money in your account to cover a transaction, but the Credit Union pays it anyway. One way to do this is through Courtesy Pay. This is a service to you because the item is not returned which saves you the costly merchant fee.

Your Rights with Respect to Courtesy Pay

Courtesy Pay is a service that we already provide for you. This notice is courtesy of the Federal Government, which is now requiring us to have you opt-in for a service you already take advantage of.

We will not pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone, unless you tell us you want Courtesy Pay to cover these transactions. Even if you do not request Courtesy Pay for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks.

Having Courtesy Pay does not guarantee that we will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described below.

Courtesy Pay Fees

We will charge you a fee of \$25.00 each time we pay an overdraft. This service allows you to take your account negative up to \$500.00.

Other Ways We Can Cover Your Overdrafts

We offer other ways of covering your overdrafts that may be less expensive, such as linking your account to another account with us or an overdraft line of credit. Contact us to learn more about these options.

How to Continue Coverage with Courtesy Pay or Get More Information

To continue Courtesy Pay for your ATM withdrawals and debit card purchases, or for information about other alternatives we offer for covering overdrafts, please:

- Contact us in Casper at (307) 234-1429, in Glenrock at (307) 436-2566 and in Douglas at (307) 358-0181
- Opt-In via NetTeller. Details to follow.
- Complete the form below and either drop it by the branch of your choice or mail it to:
4015 Plaza Drive
Casper, WY 82604

CONTINUE COVERAGE

I want Courtesy Pay to continue to authorize and pay my ATM withdrawals and debit card purchases.

➤ ***I have the right to revoke this coverage at any time by contacting the Credit Union in writing or by phone.***

REMOVE COVERAGE

I no longer want Courtesy Pay to authorize and pay my ATM withdrawals and debit card purchases.

*******Changes are effective August 15, 2010*******

Member/Owner Signature

Date

Printed Name

Share ID(s)

Member Number