



**CALIFORNIA BEAR**  
CREDIT UNION

## Explanation of Overdraft Coverage Your Right to Request Overdraft Coverage

Under Federal law, transactions you make using your debit card at the ATM or by using your Cal Bear debit card at a store, online or by telephone will not be covered by Courtesy Pay and will be **DECLINED** if the amount of that purchase or ATM withdrawal is going to cause your account to become overdrawn. This will occur unless you tell us, in writing, that you want Courtesy Pay coverage for your ATM withdrawals and debit card purchases. However, regardless of which option you choose, Courtesy Pay **WILL** provide overdraft protection for any check or automatic payments that may overdraw your account.

### Ways that We Can Process Your Overdrafts

We have two options that you can choose from to tell us how to process any items (checks, automatic payments, debit card and ATM transactions) that overdraw your checking account. And, which can be paid at our discretion.

**Option #1 Our Courtesy Pay Plus Program** – We will pay all items (checks, automatic payments, debit card and ATM transactions) up to a limit of \$1,000.00 using Courtesy Pay. You will be charged a \$30 fee for each item that is paid using Courtesy Pay.

**Option #2 Our Standard Courtesy Pay Program** – We will pay checks and recurring electronic payments and any other NON DEBIT CARD items up to \$1,000.00 using Courtesy Pay. You will be charged a \$30 fee for each item that is paid using Courtesy Pay. Under this option we **WILL DECLINE** any transactions that would overdraw your account resulting from ATM activity or debit card purchases.

We offer other ways of covering your overdrafts that may be less expensive, such as linking your checking account to a share savings account or an existing line-of-credit. Please contact our Member Service Center at the phone number below to learn more about these programs.

If you have any questions about the two overdraft protection choices listed above or you would like to choose Option #1 or Option #2 please contact our Call Center at **800-954-2327** or fill out the coupon below and fax it to **(213) 617-0848** or return it to one of our branch offices.  
Sincerely,

Cal Bear Credit Union

\_\_\_\_ Option #1 Courtesy Pay Plus – I do want California Bear Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_ Option #2 Standard Courtesy Pay – I **DO NOT** want California Bear Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Member Name (printed) \_\_\_\_\_ Date \_\_\_\_\_

Member Signature \_\_\_\_\_ Member # \_\_\_\_\_