



ATM/Debit Courtesy Pay Opt-In Form

What You Need to Know about Overdrafts and Overdraft Fees

Currently Kent Credit Union does not pay your overdrafts for ATM and everyday debit card transactions unless you tell us you want overdraft coverage for these transactions. Even if you do not request overdraft coverage for ATM and everyday debit card purchases, we may still pay your overdrafts for checks, automatic bill payments and other transactions made by using your account number, if you qualify for our Courtesy Pay service.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We offer standard overdraft practices that come with your account.
2. We can link a savings account to the checking account to avoid an overdraft charge.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions (if you qualify for Courtesy Pay):

- Checks and other transactions made using your checking account number
- Automatic bill payments

Currently, we do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

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 fees will I be charged if Kent Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.
- Overdraft items will be posted in accordance with our existing checking account procedures.

What if I want Kent Credit Union to begin authorizing and paying overdrafts on my ATM and everyday debit card transactions?

If you also want us to begin to authorize and pay overdrafts on ATM and everyday debit card transactions, visit kentcu.com/optin or complete the form below.

Please note that your selection will not become effective until the credit union receives your signed form. You have the right to revoke your decision at any time.

☐ **I want** Kent Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ **I do not want** Kent Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ **Date:** _____

Acct Number(s): _____

IF YOU ARE SUBMITTING THIS FORM ELECTRONICALLY, INCLUDE ONLY LAST THREE NUMBERS OF EACH ACCOUNT

Signature: X _____

IF YOU ARE SUBMITTING THIS FORM ELECTRONICALLY, YOUR TYPED NAME SERVES AS YOUR SIGNATURE.

Fax completed form to (330)678-6252 or mail to: Kent Credit Union, 6020 Rhodes Road, Kent, OH 44240, or drop off at a location below.

For Credit Union Use Only

Teller Initials: _____ **KCU System:** _____ **Date:** _____

KENT BRANCH
6020 Rhodes Road
Kent, OH 44240
Phone: 330.678.2274
Fax: 330.678.6252

RAVENNA BRANCH
271 So. Chestnut Street
Ravenna, OH 44266
Phone: 330.298.0400
Fax: 330.298.0404

STREETSBORO BRANCH
1190 State Route 303
Streetsboro, OH 44241
Phone: 330.626.3200
Fax: 330.626.3259

ROUTING NO. 241279234
TOLL FREE: 888.221.7556
WEB: www.kentcu.com

