

# COURTESY PAY OPT-IN FORM

Use this form to authorize Columbus Metro to pay overdrafts on your debit card transactions.



## What You Need to Know About Overdrafts and Overdraft Fees

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:

- We have standard overdraft practices (Courtesy Pay) that come with your checking account.
- We also offer overdraft protection plans, such as a link to your savings account and/or a line of credit, which may be less expensive than our standard overdraft protection. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

## What are the standard overdraft practices (Courtesy Pay) that come with my checking account?

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

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- Everyday debit card transactions

We pay overdrafts at our discretion, which means that 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 Columbus Metro pays my overdraft?

Under our standard overdraft practices (Courtesy Pay):

- We will not charge a fee if an item overdraws your account by less than \$10.
- We will charge you a fee of \$30 each time you overdraw your account by \$10 or more.
- There is no limit on the total fees we can charge you for overdrawing your account.
- You will not be charged negative balance or daily overdraft fees.

## What if I want Columbus Metro to authorize and pay overdrafts on my everyday debit card transactions?

If you want us to authorize and pay overdrafts on everyday debit card transactions, you can complete this form and present it at a branch or return it by mail or by fax. You can also call us at 614.239.0210 or 800.986.3876.

## What if I change my mind?

You may revoke consent at any time by any of the above methods.

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**YES**, I want Columbus Metro to authorize and pay overdrafts on my everyday debit card transactions.

**NO**, I do NOT want Columbus Metro to authorize and pay overdrafts on my everyday debit card transactions.

Member Name \_\_\_\_\_

Account Number \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

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### Mailing Address

Columbus Metro FCU  
P.O. Box 13240  
Columbus, OH 43213

### Contact Us

**By Phone** 614.239.0210 or 800.986.3876  
**By Fax** 614.239.0988  
**Online** [www.columbusmetro.org](http://www.columbusmetro.org)