

**MID OREGON FEDERAL CREDIT UNION
COURTESY PAY SERVICE
NOTICE & REQUEST**

This Courtesy Pay Service Notice and Request outlines information about the Courtesy Pay service of Mid Oregon Federal Credit Union (Credit Union) and your request for such services.

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 different ways:

We have a standard discretionary overdraft protection service, Courtesy Pay, that comes with your account, if you meet specific criteria.

We also offer Courtesy Pay plans, such as a transfer from your savings account or line of credit. These may be less expensive than our Courtesy Pay. Courtesy Pay from your savings account is automatically established when opening a checking account. To learn more, ask us about these options.

What does the Credit Union's Courtesy Pay Service cover?

With Courtesy Pay, we do authorize and pay overdrafts for the following types of transactions:

- Checks made using your checking account number
- Other transactions made using your checking account number

The Credit Union pays 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.

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (Opt-in):

- ATM Transactions
- Debit card transactions

How much does it cost?

- We will charge you a fee of \$27.00 each time we pay an overdraft
- There is no limit on the total fees we can charge you for overdrawing your account
- There is NO fee to keep the Courtesy Pay service on your account.
- There is NO fee if you never use it.

How to request Courtesy Pay Service?

Please tell us if you want to keep this convenient coverage on your checking accounts. If you don't and there is not enough money available in your account to cover a purchase, your purchase transaction will be denied, even if a deposit is made later the same day. However, if you repeatedly overdraw your account, we may close your account.

To keep your Courtesy Pay for ATM and Debit Card transactions, you must opt-in by using one of the following convenient methods:

- Call 541.382.1795
- Visit www.midoregon.com
- Mail to Mid Oregon Federal Credit Union, PO Box 6749, Bend OR 97708
- Return the Request to any Credit Union branch.

Courtesy Pay Service Request

I want Mid Oregon Federal Credit Union to authorize and pay overdrafts on ATM and debit card transactions on my accounts at the Credit Union.

Member Name: _____

Signature: _____

Date: _____

Credit Union Employee #: _____

Account Number: _____