



18540 Northwest Freeway
Houston, TX 77065
Phone: 832-604-4848 • 866-614-9298
www.eccu.net

ATM/Debit Card Overdraft Consent Form

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:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

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

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.

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 do not authorize and pay overdrafts for the following types of transactions **unless you ask us to (see below):**

- ❖ Everyday debit card transactions

ATM withdrawals are not eligible for Privilege Pay and will be declined.

What fees will I be charged if Energy Capital Credit Union pays my overdraft?

Under our standard overdraft practices:

- ❖ We will charge you a fee of up to **\$30.00** each time we pay an overdraft.
- ❖ There is no limit on the total fees we can charge you for overdrawing your account(s).

What if I want Energy Capital Credit Union to authorize and pay overdrafts on my everyday debit card transactions?

If you want us to authorize and pay overdrafts on every day debit card transactions, call 832-604-4848, or complete the form below and present it at a branch or mail to: 18540 Northwest Freeway, Houston, TX 77065.

Effective July 1, 2010 you must opt in for debit card transactions to qualify for Privilege Pay services. Please check and initial one for debit card transactions only. Please complete this form and return it to Energy Capital Credit Union via mail, fax or in person.

Authorization

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

I understand that I have the right to revoke this opt-in at anytime by notifying Energy Capital Credit Union verbally, electronically or in writing.

Member Name(Please Print)	Daytime Phone	Cell Phone	Email Address
Member Number	Account Type		
Member Number	Account Type		
Member Number	Account Type		

*By signing and submitting this form with the box above selected, I understand that Energy Capital Credit Union will not cover overdrafts for debit card transactions for the accounts listed, beyond the already established overdraft sequence I have set up and that any items presented against insufficient funds in my checking account(s) will be returned unpaid with applicable NSF fees assessed. Additionally, I understand that if I wish to have Privilege Pay extended to me in the future, I must meet all eligibility requirements at that time.

Member Signature X	Date
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Employee Signature (for requests taken over phone) X	Date and Time Request Received	Date Notice Mailed
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