

ATM & Debit Card Courtesy Pay

A Federal Regulation requires that you personally OPT-IN to authorize First Harvest Credit Union to pay overdrafts on your ATM and Debit Card transactions. Otherwise, we will have to decline these transactions that cause an overdraft condition on your account. To OPT-IN and have your ATM and Debit Card transactions paid, or to OPT-OUT and not have your ATM and Debit Card transactions paid, please complete the form below. Your election to OPT-IN or OUT may take up to 30 days for processing.

Account Number: _____

Name: _____

Address City: _____ **State:** _____ **Zip:** _____

Primary: _____

Phone Number: _____

Secondary Phone Number: _____

Email address: _____

OPT-IN:

I elect to opt-in to Courtesy Pay

Signature: _____

Date: _____

OPT-OUT:

I elect to opt-out of Courtesy Pay

Signature: _____

Date: _____

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES (COURTESY PAY)

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 an overdraft protection plan that links to a savings account that may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

THIS NOTICE EXPLAINS OUR STANDARD OVERDRAFT PRACTICES EFFECTIVE JUNE 1, 2026

What are the standard overdraft practices that come with my 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 do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see above):

- 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 First Harvest Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$24.99 each time we pay an overdraft.
- Applicable fee will be assessed for each overdraft up to 7 daily transactions or an established maximum limit.
- There is a predetermined limit on the dollar amount available to you for covering your overdrafts. You will receive a letter advising you of this amount.

What if I want First Harvest Credit Union to authorize and pay overdrafts on my ATM and everyday Debit Card Transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday Debit Card transactions, complete the form above and bring it to any branch or mail it to: First Harvest Credit Union, PO Box 5530, Deptford, NJ 08096; Or call 800.582.7640 or visit FirstHarvestCU.com. For all new members, please note that you must qualify for this service. If qualified, you will receive a letter, after a six-month waiting period, activating your Overdraft Privilege.