



1278 Rocky Point Drive • Oceanside, CA 92056  
800.736.4500 • frontwavecu.com

## Courtesy Pay and Debit Card Protection

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

- We have standard overdraft practices that come with your account. We refer to this option as Courtesy Pay.
- We also offer one or more overdraft protection plans, such as an automatic transfer from a Frontwave savings account, which may be less expensive than Courtesy Pay.

To learn more, ask us about these plans. This notice explains our standard overdraft practices.

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

Qualifying members automatically receive Courtesy Pay. This means we DO authorize and pay overdrafts for the following types of transactions:

- Checks
- Bill payments
- ACH
- Other transactions made using your account number

Members do not automatically receive Debit Card Protection. This means we DO NOT authorize and pay overdrafts for the following types of transactions **unless you ask us to:**

- Debit Card (PIN and signature based transactions)
- ATM

We pay overdrafts at our discretion, which means we do not guarantee that we will authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined and/or your check/ACH will be returned. You may also be subject to standard Non-Sufficient Funds Fees as listed in the Schedule of Fees and Charges for any item not paid.

### What fees will I be charged if Frontwave pays my overdraft?

Under our standard overdraft practices (Courtesy Pay and Debit Card Protection):

- We charge a Courtesy Pay fee of \$20.00 each time we pay an overdraft.
- We do not charge more than five (5) Courtesy Pay fees within the same calendar day.
- We do not charge a Courtesy Pay fee until the account is negative more than \$20.00.

### What if I want Frontwave to authorize and pay overdrafts on my Debit Card and ATM transactions?

If you also want us to authorize and pay overdrafts on Debit Card and ATM transactions do one of the following: complete the form below and present it to a branch, send it by mail, or give us a call. Our address and phone number are listed below.

Yes, I want Frontwave Credit Union to authorize and pay overdrafts for Debit Card and ATM transactions through Debit Card Protection.



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Member Name: \_\_\_\_\_ Member Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_