



**TOPCU**<sup>TM</sup>  
Tucson Old Pueblo Credit Union

## Overdraft Tolerance Program Opt-in/Opt-Out 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 it is still processed. 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 options, such as a link to another account (ie. savings or checking) or a line of credit. These options 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 **do** authorize and pay overdrafts for the following types of transactions:

- Checks, ACH payments, and other transactions made using your checking account number
- Recurring automatic debit card transactions

We **do not** authorize and pay overdrafts for the following types of transactions unless requested in writing:

- Everyday one-time 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 TOPCU pays my overdraft?

Under our standard overdraft practices:

- Transactions less than \$10 = No Fee
- Transactions \$10.01 to \$30 = \$15 Fee, per item
- Transactions \$30.01 or more = \$30 Fee, per item
- There is **no limit** on the total fees we can charge you for overdrawing your account.

- Option 1: I authorize TOPCU to pay overdrafts on my everyday one-time debit card transactions, ACH withdrawals, and checks.
- Option 2: I authorize TOPCU to pay overdrafts for my ACH withdrawals, and checks but not my everyday one-time debit transactions.
- Option 3: I DO NOT authorize TOPCU to pay any overdrafts

**Please Note: These options do not apply to recurring debit card transactions. If a recurring debit card transaction is paid or returned NSF, you could be charged a fee up to \$32 per item.**

**Name(s)** \_\_\_\_\_

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

**Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

Main Branch: 2500 E. 22nd St. Tucson AZ 85713  
East Broadway: 9725 E. Broadway Blvd. Tucson, AZ 85748  
Downtown Branch: 177 N. Church #100, Tucson AZ 85701