



TOPCUTM
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