

OVERDRAFT OPTIONS

If transactions totaling more than your account's available balance are attempted, the following may occur:

Option 1	Option 2	Option 3	Overdraft Transfer
<p>Opt-In: Reg E and ODT</p> <p>Pays: Everyday one-time debit card transactions, ACH withdrawals, recurring debit transactions, and checks up to your accounts overdraw limit</p>	<p>Opt-Out: Reg E</p> <p>Opt-In: ODT</p> <p>Pays: ACH withdrawals, recurring debit transactions, and checks up to your accounts overdraw limit</p> <p>Declines: Everyday one-time debit card transactions</p>	<p>Opt-Out: Reg E and ODT</p> <p>Declines: All transactions</p>	<p>Link Share Accounts or a LOC to your checking account in order to transfer funds in the event your checking account does not have enough funds to cover a transaction.</p> <ul style="list-style-type: none"> • Options 1, 2, or 3 can be used in conjunction • Automatic transfers will be made from the designated overdraft account(s) • When no funds are available Options 1, 2, or 3 will go into effect

Transactions Affected by Reg E:

- Everyday Debit Transactions
 - Gas, Groceries, Coffee, One-time online purchases

Transactions not affected by Reg E

- Recurring Debit Transactions
 - Memberships, Subscriptions, Automatic Payments
- Electronic (ACH) Transfers
 - Utilities, Government Payments
- Written Checks

Reminder:

A **fee** will be assessed each time TOPCU pays a transaction to cover an overdraft on your account. Overdraft fees (for transactions paid by TOPCU) are **\$32** each regardless of dollar amount. Overdraw tolerance is a discretionary service and is only available to members with qualifying accounts.

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:

- We will charge you a fee of **\$32** each time we pay an overdraft.
- There is **no limit** on the total fees we can charge you for overdrawing your account.

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

Name(s) _____

Account Number _____

Signature _____

Date _____



How Transactions Clear

The following transactions are debited from an assigned account in the following manner however; we may at our discretion, pay a check, draft, or item and execute other transactions on your account in any order we choose. The order in which we process checks, drafts, or items and execute other transactions on your account may affect the total amount of overdraft fees that may be charged to your account.

All credits will be applied before debit transactions each day:

ACH Transactions

- Smallest to Largest

Debt and/or ATM Card Transactions

- As received from Network

Checks

- Dollar Amount Smallest to Largest

Branch Transactions

- As Completed

Wires

- Outgoing – May be sent up until 2:00pm, if received after designated time frame the wire will be sent on the following business day
- Incoming – May be accepted until 4:00pm
- If requests are made after the cutoff time frame, the credit/debit will be completed the following business day

Bill Pay

- As Completed or Scheduled by the Member