

Important Notice Regarding Your Overdrafts & Overdraft Services

An overdraft occurs when you do not have enough money in your account to cover a transaction. As a service, we can cover your overdrafts in two different ways:

1. We have Courtesy Pay that comes with your account, if you qualify, after six months.
2. We also offer overdraft protection plans, such as a link to a share account, which may be less expensive than Courtesy Pay. In most cases, this is already active on your account. Available funds in a share account will be accessed before Courtesy Pay is activated. To learn more, ask us about these options.

What are the procedures for Courtesy Pay if my account is overdrawn?

We do pay overdrafts for the following types of transactions up to your pre-approved Courtesy Pay Limit:

- 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 below):

- ATM transactions
- Everyday debit card transactions

Courtesy Pay coverage will be available at our discretion, which means we do not guarantee that we will always authorize or pay any type of transactions.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if I overdraft my account?

If we pay the transaction with Courtesy Pay you will be charged **\$32.00** per transaction.

If we do not pay the transaction with Courtesy Pay you will be charged **\$32.00** per transaction, plus you may then be subject to penalties from the merchant.

- There is no limit to the number of total fees we can charge you for overdrawing your account.
- Overdraft items will be posted in accordance with Star USA's existing checking account procedures.

What if I want Star USA to handle my ATM and everyday debit card transactions by authorizing and paying overdrafts on my ATM and everyday debit card transactions after July 1, 2010?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions after July 1, 2010, call (304) 357-2319 or (800) 628-2120 or complete the form below and present at one of our locations or mail to Star USA FCU at the address below.

Courtesy Pay Opt-In option for ATM and one-time debit card transactions
Fax, bring or send this form to Star USA FCU
Effective Date: July 1, 2010

- I do not want Star USA to authorize and pay overdrafts on my ATM and everyday debit card transactions
 I want Star USA to authorize and pay overdrafts on my ATM and everyday debit card transactions

Signature: _____
Name: _____

Date: _____
Email: _____

Star USA Federal Credit Union
One Cantley Drive
Charleston, WV 25314

Account Number(s): _____
