



MEDIA CITY
Community Credit Union

1020 W. Olive Avenue • Burbank, CA 91506
T: 818.238.2950 • F: 818.238.2979
mediacitycu.org

Courtesy Pay Opt-In 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 we pay it anyway. We can cover your overdrafts in two different ways:

1. We have Courtesy Pay that comes with your account.
2. We also offer overdraft protection plans, such as a link to a Savings Account or Line of Credit which may be less expensive than Courtesy Pay.

For more information on these options, please contact a Member Service Representative at (818) 238-2950.

This notice explains our standard overdraft practices.

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

Using Courtesy Pay, we authorize and pay overdraft for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic ACH debits

We do not authorize and pay overdrafts for the following types of transactions unless you opt-in for:

- Debit Card transactions
- ATM transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

What fees will I be charged if Media City CCU pays my overdrafts?

Under standard overdraft practices through our Courtesy Pay service:

- We will charge you a fee of \$28 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Media City CCU to authorize and pay overdrafts on my Debit Card and ATM transactions?

If you want us to authorize and pay overdraft on everyday Debit Card and ATM transactions, you must complete a Courtesy Pay Opt-In Form (located below) and submit it to the Credit Union.

▼ If you choose to Opt-In the Courtesy Pay Service for overdrafts on your everyday Debit Card and ATM transactions, please fill out the following Opt-In Form and submit it to the Credit Union.

Courtesy Pay Opt-In Form

I want Media City CCU to authorize and pay overdrafts on my everyday Debit Card and ATM transactions.

Print Name: _____ Account Number: _____

Email Address: _____

Signature: _____ Date: _____

Please submit your completed Courtesy Pay Opt-In Form to the Credit Union in one of the following ways:

Fax: (818) 238-2979

Mail: 1020 W. Olive Avenue, Burbank, CA 91506

In Person

- For Credit Union Use Only -

MNUPDT #1

MNUPDT #2

Teller: _____

Date: _____



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.