



OVERDRAFT PROTECTION PLAN
PART ONE
SHARE ACCOUNT TRANSFER FOR CHECK
AND/OR ACH TRANSACTIONS

Member Account Number: _____
Member Name: _____

Overdraft Protection Plan Part One

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. See Section 14 "OVERDRAFT" in the Membership and Account Agreement for complete details.

If I accept Overdraft Protection Plan Part One, I am giving Triangle Federal Credit Union the authority to withdraw available funds from my Share Account to pay any checks and/or ACH transactions in my Share Draft Account.

I understand that TFCU will only pay for transactions when the funds are available in my Share Account. If the funds are not available, I understand that TFCU may not pay for any check and/or ACH transaction that is presented for payment. I understand TFCU will determine, based on the funds available, which transactions to process and which transactions to return unpaid.

I understand the cost of this service is \$5.00 for each day it is used.

TFCU/We pay overdrafts at our sole 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, it will be rejected, and we will charge you a fee of \$30 for each rejected item.

Overdraft Protection Plan Part One has been explained to me. I would like Overdraft Protection Plan Part One on my account.

Member's Signature _____ Date _____

Overdraft Protection Plan Part One has been explained to me. I do not want this service on my account.

Member's Signature _____ Date _____

Please retain a COPY of this as your confirmation notice.
Triangle Federal Credit Union P.O. Box 8300, Columbus, MS 39705,
(662) 434-6052 www.trianglefcu.com
Federally insured by the National Credit Union Administration.

It is the policy of Triangle FCU to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards. A 5% of assets cap is set by the board for courtesy pay advances and the fee of \$30 will be charged for each item.

The Deposit Account Agreement and Disclosure provided to you at the time you opened your account with us controls the duties, obligations and rights of the Depositor, the Authorized Signatories and Triangle FCU with regard to your share draft account. The Deposit Account Agreement (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Discretionary Courtesy Pay Policy and the Deposit Account Agreement and Disclosure. A copy of the Deposit Account Agreement and Disclosure is available to you on request from your Triangle FCU officer.

Courtesy Pay is not a line of credit and the privilege may be withdrawn by Triangle FCU at any time. However, if you inadvertently overdraw your account, we will have the discretion to pay the overdraft, subject to the limit of your overdraft privilege and the amount of the overdraft fee. Triangle FCU is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment by Triangle FCU of an overdraft does not obligate us or create an agreement or course of dealing on our part to allow overdrafts.

Pursuant to Triangle FCU's commitment to always provide you with the best level of service, now and in the future, if your account has been open for at least sixty (60) days, and thereafter you maintain your account in good standing, which includes at least:

- A) Bringing your account balance to a positive balance within every thirty (30) day period for a minimum period of 24 hours;
- B) Not being in default on any loan or other obligation to Triangle FCU and
- C) Not being subject to any legal or administrative order or levy

Triangle FCU will have the discretion to pay overdrafts within the courtesy pay limits, but payment by Triangle FCU is a discretionary courtesy and not a right of the member or an obligation of Triangle FCU. This privilege for member checking accounts will generally be limited to a maximum of \$600 overdraft (negative) balance. Of course, any and all fees and charges, including without limitation the non-sufficient funds fees (as set forth in our fee schedules and deposit account agreement and disclosure), will be included as part of this maximum amount.

The total of the discretionary courtesy pay (negative) balance, including any and all fees and charges, including all non-sufficient funds/overdraft fees is due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Deposit Account Agreement and Disclosure with a maximum repayment period of 30 days.

Again, while Triangle FCU will have the discretion to pay overdrafts on accounts in good standing (as described above), any such payment is a discretionary courtesy, and not a right of the member or an obligation of Triangle FCU. Triangle FCU in its sole and absolute discretion can cease paying overdrafts at any time without prior notice of reason or cause.

With my signature below, I affirm that I have read and understand Triangle Federal Credit Unions Discretionary Courtesy Pay Policy.

Member's Signature _____ Date _____



OVERDRAFT PROTECTION PLAN
PART TWO
DISCRETIONARY COURTESY PAY
OPT-IN FOR DEBIT CARDS

Due to federal legislation, TFCU is unable to pay your overdrafts for Debit Card purchases made at a store, online or by telephone unless you "Opt In" for Courtesy Pay. If you experience an overdraft due to a debit card charge and do not opt in for Discretionary Courtesy Pay, your transaction will be declined.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. See Section 14 "OVERDRAFT" in the Membership and Account Agreement for complete details.

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

We may authorize and pay overdrafts for the following types of transactions:

- 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 opt in:

- Everyday debit card transactions
ATM transactions

We pay overdrafts at our sole 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 TFCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$30 each time we pay an overdraft.
There is no limit on the total fees we can charge your account.

What if I want TFCU to authorize and pay overdrafts on my everyday debit card transactions?

If you want us to authorize and pay overdrafts on your everyday debit card transactions, call (662) 434-6052 or complete the form below and present it at a branch or mail it to: Triangle Federal Credit Union, P.O. Box 8300, Columbus, MS 39705.

If I elect to have my everyday debit card and ATM overdrafts paid by the credit union, I understand that I have the right to revoke or change my election at any time. I further understand that my revocation must be provided in writing and in such time and manner as to afford the credit union reasonable time to act on it.

Debit Card Discretionary Courtesy Pay Opt-In Form:

If I elect to have my everyday debit card and ATM overdrafts paid by the credit union, I understand that I have the right to revoke or change my election at any time. I further understand that my revocation must be provided in writing and in such time and manner as to afford the credit union reasonable time to act on it.

I want TFCU to authorize and pay overdrafts on my everyday debit card and ATM transactions.

I do NOT want TFCU to authorize and pay overdrafts on my everyday debit card and ATM transactions.

Member's Signature

Printed Name:

Date: Account Number:

Please retain a COPY of this as your confirmation notice.

Triangle Federal Credit Union P.O. Box 8300, Columbus, MS 39705,
(662) 434-6052 www.trianglefcu.com

Federally insured by the National Credit Union Administration.