





ATM & Everyday Debit Card Overdraft Authorization  
**COURTESY PAY OPT-IN**  
(Available only to Checking Account Holders with a WriteCard Debit Card)

**Federal lawmakers have created new rules governing overdraft programs like Courtesy Pay. As a result, you now have to Opt In if you want to have Courtesy Pay cover your NSF (Not Sufficient Funds) ATM and everyday debit card transactions.**

**If you do not Opt-In:** If you do not have sufficient funds on deposit, you will not be protected under RiverLand Credit Union's Courtesy Pay overdraft program and we will decline your NSF ATM and everyday debit card transactions.

**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 standard overdraft practices (Courtesy Pay) that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices (Courtesy Pay). To learn more, ask us about these plans.

This notice explains our standard overdraft practices (Courtesy Pay).

**What are the standard overdraft practices (Courtesy Pay) that come with my account?**

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

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday 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 RiverLand pays my overdraft?**

Under our standard overdraft practices (Courtesy Pay):

- We will charge you a fee of up to \$27.50 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 RiverLand to authorize and pay overdrafts on my NSF ATM and everyday debit card transactions?**

It's easy! Just complete the information below:

I authorize RiverLand Credit Union to implement the Courtesy Pay overdraft program and pay overdrafts on my NSF ATM and everyday debit card transactions. I understand that, for new checking accounts, Courtesy Pay will not be available for the first 90 days after opening an account, but once it is active I will be notified. I realize that I have an ongoing right to revoke this authorization at any time and I may do so online, by calling or by visiting any RiverLand office.

\_\_\_\_\_  
Signature of Primary Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Primary Owner (Please Print Clearly)

\_\_\_\_\_  
Checking Account Number

**Be Sure to Complete This Page for ATM & Debit Card Overdraft Authorization (Courtesy Pay)**