

Debit Card Courtesy Pay Selection & Consent



Member Information

Member Name		Wings ID
Checking Account #1	Checking Account #2	Checking Account #3

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 authorize and pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard Courtesy Pay services available to members.
2. We also offer overdraft protection options, such as a link to a savings account, which may be less expensive than our standard Courtesy Pay services. To learn more, visit wingscu.com/overdraft-services.

This notice explains our standard Courtesy Pay services.

What are the standard Courtesy Pay practices 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 and reoccurring debit card transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- 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 and a fee may be assessed.

What fees will be charged if Wings pays my overdraft?

Under our standard overdraft and Courtesy Pay services:

- There is no charge for transfers from other tied Wings accounts.
- We will charge you a Courtesy Pay Fee of up to \$30 each time we pay an overdraft.
- We will not charge a Courtesy Pay Fee if the overdraft is for an item that is less than \$10.
- We may charge a maximum of 4 Courtesy Pay fees per day, per account.

What if I want Wings to authorize and pay overdrafts on my ATM and everyday (one-time) debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday (one-time) debit card transactions, you can sign up for Debit Card Courtesy Pay through Wings Digital Banking, sign below and present it to a branch, or mail it to: Wings Credit Union, 14985 Glazier Ave., Suite 100, Apple Valley, MN 55124.

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- ☐ I do not want Wings to authorize and pay overdrafts on my ATM and everyday (one-time) debit card transactions (Debit Card Courtesy Pay).
- ☐ I want Wings to authorize and pay overdrafts on my ATM and everyday (one-time) debit card transactions (Debit Card Courtesy Pay).

Member Signature	Date
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