

## COURTESY COVERAGE

Accidentally spent a little too much? We've all been there. An overdraft happens when you don't have enough money in your account to cover your purchases. Lucky for Excite members, we offer Courtesy Coverage as a safety net. We'll cover your overdraft so that you won't get the dreaded, "Your card has been declined." Phew.

Use of Courtesy Coverage is free and it costs you nothing if you do not use the service. You will be charged \$29 when you do overdraft.

Would you like Courtesy Coverage for your personal checking account? Enroll today by completing the form below or give us a call at 800.232.8669.

### Frequently Asked Questions

**Question:** How do you cover my overdraft?

**Answer:** There are two ways:

1. A standard overdraft comes with the account. This form explains more.
2. An overdraft protection plan might link to a savings or credit card account, and may be less expensive than Courtesy Coverage.

**Question:** What are the standard overdraft practices on my account?

**Answer:** We DO authorize checks and other transactions that use your checking account and automatic bill payments. We DO NOT authorize ATM withdrawals and everyday debit card transactions.

Things to remember:

1. We DO NOT guarantee that we'll authorize transactions.
2. If we don't authorize a transaction, your card will be declined.

**Question:** What are the fees like?

**Answer:** To use our standard overdraft service, you'll be charged \$29 per overdraft (with a \$145 maximum per day). Beyond the \$145 daily maximum, there is no limit to the total fees we can charge for overdrawing your account.

**Question:** What if I want Excite to authorize overdraft ATM and debit transactions?

**Answer:** If you're interested in this, please fill out the form below or contact us at 800.232.8669 M-F 6am to 6pm.

To make your overdraft coverage selection, complete the form below and drop it off at any Excite Credit Union financial center or mail it to Excite Credit Union, PO Box 18460, San Jose, CA 18460-8460.

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

I DO NOT want Excite Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Member Name (printed)

Member Number (applies to all eligible suffixes)

Date

Member Signature