



9815 E 81 St.
Tulsa, OK 74133
P O Box 477550
Tulsa, OK 74147-7550

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

Savings or Line of Credit Transfer - First, we will pull money from your savings account or your established line of credit loan. You may establish a line of credit loan by making application and receiving TTCU loan approval. This transfer service automatically comes with your checking account unless you decline it at account opening. You are charged a \$3 or \$5 transfer fee per presentment (depending on the type of checking account you open).

Courtesy Pay Service – Secondly, we also offer our Courtesy Pay Service that pays your overdrafts up to \$500 (\$200 for Fresh Start checking), including fees. You are charged a \$24 per presentment for this

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

- Checks and Electronic transactions made using your account number
- Bill Pay transactions

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

- ATM transactions
- 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. Also, there is no limit on the total fees we can charge you for overdrawing your account.

You need to specifically authorize TTCU to pay your ATM withdrawals and Debit Card transactions via our Courtesy Pay service by selecting the appropriate box and signing below. You have the right to revoke your authorization at any time.