

**TTCU Federal Credit Union**  
**9815 E 81<sup>st</sup> Street**  
**PO Box 4999**  
**Tulsa OK 74159-0999**

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 fee per item (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 \$22 per item for this service.

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 transaction ***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. You have the right to revoke your authorization at any time.