

**Winston-Salem Federal
Credit Union**

**Election Agreement
for Overdraft Protection**

Standard Courtesy Pay may be automatically granted to some share draft account holders 90 days after their account is opened. **If you do not want Standard Courtesy Pay service to be automatically granted you must elect to opt out in Section I below. You do not have to use any of these services. There are no fees to opt in or out of any of the services below.**

<p>I. Standard Courtesy Pay</p> <p><input type="checkbox"/> OPT IN – I want Winston-Salem Federal Credit Union to pay my overdrafts under the Standard Courtesy Pay service. I agree to pay the Courtesy Pay fees as stated in the Credit Union’s Schedule of Fees and Charges which is subject to change and may be found online at www.mywsfcu.org. (Your initial opt in is automatic. You only need to elect to opt in if you previously opted out.)</p> <p><input type="checkbox"/> OPT OUT – I do not want Winston-Salem Federal Credit Union to pay my overdrafts under the Standard Courtesy Pay service. Return any overdraft items unpaid. I understand Winston-Salem Federal Credit Union will charge a returned item fee for checks and ACH transactions which are returned, and if those items are presented and returned more than once the Credit Union will charge a fee each time an item is returned.</p>	Initials:																
<p>II. Courtesy Pay Plus – to also cover ATM and debit card transactions</p> <p><input type="checkbox"/> OPT IN – I want Winston-Salem Federal Credit Union to authorize and pay overdrafts on my ATM and debit card transactions. I agree to pay the Courtesy Pay fees as stated in the Credit Union’s Schedule of Fees and Charges which is subject to change and may be found online at www.mywsfcu.org.</p> <p><input type="checkbox"/> OPT OUT – I do not want Winston-Salem Federal Credit Union to authorize and pay overdrafts on my ATM and debit card transactions. (Your initial opt out is automatic. You only need to elect to opt out if you previously opted in.)</p>	Initials:																
<p>III. Overdraft Protection Transfer (From Your Accounts or Line of Credit)</p> <p><input type="checkbox"/> OPT IN – I want Winston-Salem Federal Credit Union to pay my overdrafts under the Overdraft Protection Transfer service. I agree to pay the Courtesy Pay fees as stated in the Credit Union’s Schedule of Fees and Charges which is subject to change and may be found online at www.mywsfcu.org.</p> <p>Indicate priority of accounts to be drawn from below. If you do not indicate priority we will assess any draws for your elections above by first assessing any listed Line of Credit; and then in the order of any accounts you have listed below: (Initial opt-in is automatic. You only need to opt-in if you previously opted-out)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 5px;"> <thead> <tr> <th colspan="2" style="text-align: left; padding: 2px;">Transfer from Credit Union Account*:</th> <th colspan="2" style="text-align: left; padding: 2px;">Transfer from Credit Union Line of Credit (must have approved LOC)*</th> </tr> </thead> <tbody> <tr> <td style="width: 25%; padding: 2px;">Priority:</td> <td style="width: 50%; padding: 2px;">Account & Suffix:</td> <td style="width: 25%; padding: 2px;">Priority:</td> <td style="width: 25%; padding: 2px;">Account:</td> </tr> <tr> <td style="padding: 2px;">Priority:</td> <td style="padding: 2px;">Account & Suffix:</td> <td style="background-color: #cccccc; padding: 2px;"></td> <td style="background-color: #cccccc; padding: 2px;"></td> </tr> <tr> <td style="padding: 2px;">Priority:</td> <td style="padding: 2px;">Account & Suffix:</td> <td style="background-color: #cccccc; padding: 2px;"></td> <td style="background-color: #cccccc; padding: 2px;"></td> </tr> </tbody> </table> <p>* NOTE ON LINKED ACCOUNTS: <i>If you elect to link several accounts to the Credit Union’s Overdraft Protection Program then the fees addressed herein may apply to a linked account that does not have a sufficient available balance to cover your transactions.</i></p> <p><input type="checkbox"/> OPT OUT - I do not want Winston-Salem Federal Credit Union to pay overdrafts under the Overdraft Protection Transfer Service. (Your initial opt out is automatic.)</p>	Transfer from Credit Union Account*:		Transfer from Credit Union Line of Credit (must have approved LOC)*		Priority:	Account & Suffix:	Priority:	Account:	Priority:	Account & Suffix:			Priority:	Account & Suffix:			Initials:
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<p>Right to Revoke Consent and Opt-Out Later: I understand that I may discontinue the Overdraft Protection Service at any time, at no fee, by contacting Winston-Salem Federal Credit Union at 336-727-2663, or by visiting our office. A copy of the Winston-Salem Federal Credit Union’s Courtesy Pay policy has already been provided, but an additional copy can be obtained by calling the Credit Union or visiting our office.</p>	Initials:																

Complete the Following:

By Signing below, I acknowledge receipt of the Courtesy Pay Disclosure, which is incorporated herein by reference, together with the terms and conditions in the Courtesy Pay Overdrafts Disclosures section of my Membership Agreement Terms and Conditions with a copy of this Election Agreement for Overdraft Protection and agree to all terms and conditions set forth in both items.

Signature:

**Member Name:
(please print)**

**Member Number:
(please print)**

MAIL OR RETURN TO: Winston-Salem Federal Credit Union
711 Salem Avenue
Winston-Salem, NC 27101

Confirmation of Opt-in:

Your opt-in to Overdraft Protection and Acceptance of the Courtesy Pay Disclosure is confirmed by mailing, emailing, or providing a copy of this Opt-in form in your Notices in Winston-Salem Federal Credit Union's Online Banking services associated with your online banking service account with us.

Credit Union Employee Signature:

Print Name:

Date: