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.

| I. Standard Courtesy Pay | | | | Initials: | |
|--|--|--|---|-----------|--|
| 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 prayiously opted out.) | | | | | |
| initial opt in is automatic. You only need to elect to opt in if you previously opted out.) □ OPT OUT − I do not want Winston-Salem Federal Credit Union to pay my overdrafts under the | | | | | |
| | – 1 do not want whiston-saler rtesy Pay service. Return any o | | | | |
| | t Union will charge a returned | | | | |
| | | | once the Credit Union will charge | | |
| | e an item is returned. | ia returnea more than (| once the oreast official win charge | | |
| | Pay Plus – to also cover A' | FM and debit card tr | ransactions | Initials: | |
| • | I want Winston-Salem Federal | | | | |
| | | | es as stated in the Credit Union's | | |
| | ees and Charges which is subje | | | | |
| www.mywsi | | 8 7 | | | |
| | | n Federal Credit Union | to authorize and pay overdrafts | | |
| | | | omatic. You only need to elect to | | |
| | previously opted in.) | • | , | | |
| III. Overdra | ft Protection Transfer (Fro | om Your Accounts o | r Line of Credit) | Initials: | |
| □ OPT IN – | I want Winston-Salem Federal | Credit Union to pay my | y overdrafts under the Overdraft | | |
| Protection Tra | ansfer service. I agree to pay th | e Courtesy Pay fees as s | tated in the Credit Union's | | |
| Schedule of Fo | ees and Charges which is subje | ct to change and may be | e found online at | | |
| www.mywsi | fcu.org. | | | | |
| | ity of accounts to be drawn fro | | | | |
| any draws for | 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: | | | | | |
| of any accoun | ts you have listed below: | o v | | | |
| of any accoun (Initial opt-in | ts you have listed below: is automatic. You only need to | opt-in if you previously | y opted-out) | | |
| of any accoun (Initial opt-in | ts you have listed below: | opt-in if you previously : Transfer from | y opted-out) n Credit Union Line of | | |
| of any accoun (Initial opt-in | ts you have listed below: is automatic. You only need to | opt-in if you previously : Transfer from | y opted-out) | | |
| of any accoun (Initial opt-in | ts you have listed below: is automatic. You only need to | opt-in if you previously : Transfer from | y opted-out) n Credit Union Line of | | |
| of any accoun (Initial opt-in Transfer fr | ts you have listed below: is automatic. You only need to rom Credit Union Account | opt-in if you previously : Transfer from Credit (must | y opted-out) n Credit Union Line of have approved LOC)* | | |
| of any accoun (Initial opt-in Transfer fr | ts you have listed below: is automatic. You only need to rom Credit Union Account | opt-in if you previously : Transfer from Credit (must | y opted-out) n Credit Union Line of have approved LOC)* | | |
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| 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 | | | | | | |
| 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 Sign | ature: | Print Name: | Date: | | | |