



1278 Rocky Point Drive • Oceanside, CA 92056
800.736.4500 • frontwavecu.com

Courtesy Pay and Overdraft Protection

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Frontwave Credit Union can cover your overdrafts in two different ways:

- We have standard overdraft practices that come with your account. We refer to this option as Overdraft Protection through Courtesy Pay and this option is outlined below.
- We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than Overdraft protection through Courtesy Pay.

To learn more, ask us about these plans. This notice explains our standard overdraft practices.

What is Overdraft Protection through Courtesy Pay?

Qualifying members automatically receive Overdraft Protection through Courtesy Pay for the following types of transactions, which means Frontwave will authorize and pay the following types of transactions even if you do not have the funds in your account:

- Checks and other transactions made using your checking account number (e.g. automatic payments for gym membership.)
- Bill Payments

Overdraft Protection through Courtesy Pay is available for the following transactions. However, you must let us know that you “opt in” for this service to have these transactions covered:

- Debit Card transactions including transactions you make using Point of Sale (POS) and those you sign for (signature based).
- ATM transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined and/or your check/ACH will be returned. You may also be subject to standard Non-Sufficient Funds Fees as listed in the Schedule of Fees and Charges for any item not paid.

What fees will I be charged if Frontwave Credit Union pays my overdraft?

Under our Overdraft Protection through Courtesy Pay:

We will charge you a fee of \$20 each time we pay an overdraft that is covered by Overdraft Protection through Courtesy Pay. Frontwave limits the number of fees to five (5) that we could charge in a given day. Frontwave will allow your Checking Account to go negative up to \$20 before charging you a Courtesy Pay fee.

What if I want Frontwave to authorize and pay my Overdrafts on my Debit and /or ATM Card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday Debit card transactions, call 1-800-736-4500, visit www.frontwavecu.com or complete the form below and present it to any Frontwave Branch, or mail it to: 1278 Rocky Point Drive, Oceanside CA 92056

Yes, I want Frontwave Credit Union to authorize and pay Overdrafts through Courtesy Pay - Debit Advantage on my Debit card and/or ATM card transactions.



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Member Name: _____ Member Number: _____

Signature: _____ Date: _____