

Congratulations!

You are eligible for Overdraft Advance!

PLEASE MAKE A SELECTION



Overdraft Advance Opt-In – ATM and one-time debit card transactions

**BEST OPTION!
ODA OPT-IN IS THE
WHOLE PACKAGE!**

- I wish to have Overdraft Advance services extended to me on ATM and one-time debit card transactions. By signing this form, I understand that TVS will authorize these transactions to my share draft account through the Overdraft Advance service. Additionally, I understand that I may receive up to a \$35.00 fee per item. If I wish to have any Overdraft Advance services discontinued in the future, I may do so.

Overdraft Advance Opt-Out – waive all Overdraft Advance Services

- **I DO NOT WISH** to have Overdraft Advance services extended to me. By signing this form, I understand that TVS will not cover overdrafts to my share draft account through the Overdraft Advance service and that any item(s) presented against insufficient funds will be returned unpaid with applicable NON-SUFFICIENT FUNDS fees assessed. Additionally, I understand that if I wish to have Overdraft Advance services extended to me in the future, I must meet the eligibility requirements at that time.

PLEASE SIGN AND RETURN IN THE ENVELOPE PROVIDED



Signature: _____

Date: _____

Print: _____

Member Number: _____

For more information on Overdraft Advance – including the full disclosure – please visit our website at www.trivalleyservice.com.

Overdraft Advance is a privilege offered only to members in good standing with this Credit Union.



Tri-Valley Service Federal Credit Union Overdraft Advance Privilege Program Disclosure

P.O. Box 16345
Pittsburgh, PA 15242
Phone: 412-344-3406
Fax: 412-561-3961
www.trivalleyservice.com

This disclosure describes your and our rights, responsibilities, and obligations with regard to the Overdraft Advance Privilege Program. In this disclosure, the words “we”, “us”, or “our” mean Tri-Valley Service Federal Credit Union (“Tri-Valley”) as appropriate and their successors or assigns. The words “member”, “you”, or “your” mean each person who is eligible for the Overdraft Advance Privilege program.

Non-sufficient funds (negative) balance may result from

- a. The payment of checks, electronic funds transfers (EFT)/automated clearing house (ACH) items, or other withdrawal requests;
- b. Payments authorized by you;
- c. The return, unpaid, of items deposited by you;
- d. Our fees;
- e. The deposit of items that are treated as “on hold”, not yet “available”, or finally paid sometimes called ‘uncollected funds’.

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. In order to maintain your Overdraft Advance Privilege, you must abide by the following stipulations:

- a. continue to make deposits consistent with your past practices;
- b. you are not in default on any of your loan obligations with us;
- c. you bring your account to a positive balance (not overdrawn) at least once every thirty (30) days;
- d. your account is not subject to any legal or administrative order or levy.

We will consider, without obligation on our part, approving your reasonable overdrafts as a purely discretionary overdraft “privilege” or “courtesy”. This discretionary service will be limited to a \$400 overdraft (negative) balance for checking accounts. Any and all fees and charges, including our non-sufficient funds/overdraft fees (as set forth in our Fee Schedule), will be included in this limit and will apply to any transaction that may overdraw your account (see “Eligible Account and Transactions Types”).

We may refuse to pay an overdraft for you at any time, even if your account is in good standing and even though we may have previously paid overdrafts for you. We will notify you by mail of any non-sufficient funds items paid or returned that you may have; however, **we have no obligation to notify you before we pay or return any item.** The amount of any overdrafts, plus our Non-Sufficient Funds and/or Overdraft Advance (NSF/ODA) charge(s) you owe us shall be due and payable upon demand.

If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner presenting the item creating the overdraft shall be jointly liable for such overdrafts plus our Non-Sufficient Funds and/or Overdraft Advance Privilege program’s (NSF/ODA) charge(s).

Limitations

- a. We may limit the number of accounts eligible for Overdraft Advance Privilege to one account per household and/or one account per taxpayer ID.
- b. If you exceed twenty (20) transactions in a month for three (3) consecutive months you will be permanently withdrawn from the ODA program.

Fees

If we **pay** the transaction with Overdraft Advance you will be charged **\$35.00** per transaction.

If we **do not pay** the transaction with Overdraft Advance you will be charged a **\$35.00 NSF fee** per transaction, plus you may then be subject to penalties from the merchant.

Eligible Account Types – Checking Account

You are eligible for overdraft protection after an initial 90 day probationary period (90 days from original account open date).

Eligible Transaction Types

Each transaction/item initiated for payment against your checking account may be processed by us using your assigned Overdraft Advance Privilege limit, including: checks, EFT/ACH, Bill Payer checks, recurring debit card transactions (such as your electric bill), and one-time debit card transactions (e.g., everyday purchases).

Member Opt-In

The Federal Reserve Board issued a final rule effective July 1, 2010 to amend Regulation E (Electronic Fund Transfer Act) to provide consumers with certain protections relating to the assessment of overdraft fees. You may now choose at any time to opt into our Overdraft Advance Privilege program for debit card transactions by contacting one of our member service representatives. Your affirmative consent is effective until revoked by you as the primary member, or the joint member (if applicable), unless the credit union terminates the service.

Member Opt-Out

You may choose at any time to opt out and not participate in our Overdraft Advance Privilege program by notifying one of our member service representatives. You may opt out of our program for either debit card transactions and/or checks, EFT/ACH, Bill Payer checks, recurring debit card transactions (such as your electric bill), and one-time debit card transactions (e.g., everyday purchases). Either the primary member or the joint member (if applicable) may opt out or revoke the overdraft privilege at any time.

If You Need Help

Overdrafts should never be used to finance ordinary or routine expenses and you should not rely on overdrafts to cover these expenses. If at any time you feel you need help with your financial obligations, please contact us at 412-344-3406.

Always a Discretionary Service

Our Overdraft Advance Privilege program does not constitute an actual or implied agreement between you and us, nor does it constitute an actual or implied obligation of ours or by us. This service represents a purely discretionary privilege or courtesy that we may provide to you from time to time and may be changed, withdrawn, or withheld by us at any time, without prior notice, reason, or cause.

For more information

Contact Tri-Valley Service Federal Credit Union at 412-344-3406 or visit us on the web at www.trivalleyservice.com.