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Member Number:

Member Name:

I would like to **Opt-Out** of Enhanced Overdraft Tolerance which covers the following types of transactions:

- 1. **ATM transactions**
- 2. **One-time debit card transactions**

I understand that if one of the above types of transactions attempts to post to my account, and there are not sufficient funds, the transaction will be declined, and no fee will be assessed.

Opt-Out all my checking shares  Opt-Out only my checking share ID(s) \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

In addition to ATM transactions and one-time debit card transactions, I would like to **Opt-Out** of Standard Overdraft Tolerance which covers the following types of transactions:

- 1. **Checks**
- 2. **ACH transactions**
- 3. **Recurring debits**

I understand that if there are not sufficient funds to cover any of the transactions listed above, **the item will be returned for insufficient funds (NSF) and I will be assessed the standard NSF fee, as posted in People’s Trust Federal Credit Union’s Fee Schedule.**

Opt-Out all my checking shares  Opt-Out only my checking share ID(s) \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Overdrafts are paid at the credit union’s discretion, which means we do not guarantee that we will always authorize and pay any transaction.

You may change or revoke overdraft services at any time