

**Important Notice Regarding Your ATM & Debit Card Overdraft Services  
Opt in/Opt Out Form**

An overdraft occurs when you do not have enough money in your account to cover a transaction, but the credit union pays it anyway. As a benefit of membership and as an added service to our members, we can cover your overdraft in two different ways:

1. Through the standard overdraft procedures that come with your account.
2. Through overdraft protection options, such as a link to a savings account or line of credit, which may be less expensive than our standard overdraft options. To learn more, ask us about these options.

**What are the standard overdraft procedure options that come with my account?**

We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic Bill Payments

We pay overdrafts at our own discretion, which means that we do not guarantee that we will always authorize and pay any overdraft. If we do not authorize and pay an overdraft, your transaction will be declined.

**What fees will I be charged if FCCU pays my overdraft?**

- You may link savings accounts to your checking account to transfer available funds to cover overdrafts on your checking. There is a \$4 transfer fee for this service.
- You may link a Kwik Cash line of credit to your checking to cover overdrafts. There is a \$4 transfer fee each time there is money transferred from your Kwik Cash to cover an overdraft.
- You may opt-in (below) so we may authorize and pay your everyday ATM and debit card transactions for a fee of \$12 per overdraft. Checks and ACH transactions may still be covered, but at a fee of \$20 per overdraft.
- If none of the above options are set up on your account, you will be charged a \$20 fee each time we pay a standard overdraft.

**What if I want FCCU to authorize and pay my overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on everyday ATM and debit card transactions, complete the form below and present it at one of our four locations, call and advise us of your request at 920-563-7305 or go to our website to opt-in at [www.fortcommunity.com/courtesypay](http://www.fortcommunity.com/courtesypay). You may also mail this signed form to: FCCU, PO Box 160, Fort Atkinson, WI 53538.

**Overdraft Services Opt-In/Opt-Out option for ATM and Debit Card Transactions.**

\_\_\_\_\_ I want FCCU to authorize and pay overdrafts on my everyday ATM and debit card transactions. I realize I may revoke this coverage at any time via mail, online or by phone.

\_\_\_\_\_ I do not want FCCU to authorize and pay overdrafts on my everyday ATM and debit card transactions.

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

Name (Print): \_\_\_\_\_ Email: \_\_\_\_\_

Office Use Only:  
Confirmation Given  
Yes  No

**FCCU PO Box 160 Fort Atkinson WI 53538** Account Numbers: \_\_\_\_\_

**Main**  
800 Madison Ave.  
Fort Atkinson WI 53538  
Tel: 920.563.7305

**South**  
1610 Janesville Ave.  
Fort Atkinson WI 53538  
Tel: 920.563.0869



**Jefferson**  
100 N. Main St.  
Jefferson WI 53549  
Tel: 920.674.7020

**Whitewater**  
203 E. Milwaukee St.  
Whitewater WI 53190  
Tel: 262.473.2130

