



Explanation of Overdraft Coverage

Your Right to Request Overdraft Coverage (Courtesy Pay)

GTE Federal Credit Union DBA GTE Financial will not pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone, unless you tell us you want overdraft coverage for these transactions. Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks.

Having overdraft coverage does not guarantee that we will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described below.

Overdraft coverage differs from other overdraft services we offer, such as linking your account to another account with us or an overdraft line of credit. See below for more information, including how to contact us if you want overdraft coverage to apply to your ATM withdrawals and debit card purchases.

Overdraft Fees

- There is no fee if the debit card purchase that overdraws your account is between \$0.01 and \$5.00.
- We will charge you a \$35.00 fee each time we pay an overdraft, if the debit card purchase that overdraws your account is over \$5.00.
- There is no limit on the daily fees we can charge you for overdrawing your account.

Other Ways We Can Cover Your Overdrafts

We offer other ways of covering your overdrafts that may be less expensive, such as linking your account to another account with us or an overdraft line of credit. Contact us to learn more about these options.

How to Request Overdraft Coverage or Get More Information

For information about our Courtesy Pay program or other alternatives we offer for covering overdrafts, please call us at 813.871.2690 or 888.871.2690 ext. 40401 or visit any Community Financial Center. **To request overdraft coverage for your ATM withdrawals and debit card purchases, please complete the form below and mail it to:**

GTE Financial
Courtesy Pay
PO Box 172599
Tampa, FL 33672

CHECKING ACCOUNT NUMBER _____

- OPT OUT: I do not want GTE to authorize and pay overdrafts on my ATM and one-time debit card transactions.
- OPT IN: I do want GTE to authorize and pay overdrafts on my ATM and one-time debit card transactions.

CHECKING ACCOUNT NUMBER: _____

- OPT OUT: I do not want GTE to authorize and pay overdrafts on my ATM and one-time debit card transactions.
- OPT IN: I do want GTE to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Name (print) _____

Signature: _____

Date _____

**This free program is discretionary and opting-in does not guarantee transactions will be approved if funds are not available. The full amount of the overdraft balance plus related fees will be due immediately, but in no event more than 20 days after the date of the occurrence.