

Opt-in/ Opt-out

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

We have standard overdraft practices that come with your account.

We also offer Courtesy Pay which can be added to your account.

What are the standard overdraft practices that come with my account?

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

Checks and other transactions made using your checking account number

Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

ATM transactions

Everyday debit transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What is Courtesy Pay?

Courtesy Pay is a non-contractual service that allows us to pay an item presented against your share draft account to become overdrawn; this service is added to qualified share draft accounts. We will pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

What fees will I be charged if Outreach pays my overdraft?

Under our Standard and Courtesy Pay Program:

We will charge you a fee of \$25 each time we pay an overdraft. There is no limit on the total fee we can charge you for the overdrawning of your account.

Monitoring Your Debit Card Transactions

Outreach Community Federal Credit Union allows you to keep track of your ATM transactions by offering online banking. It is quick and convenient; it allows you to pay your bills online and transfer funds between accounts from the comfort of your home

Do I need a PIN Number?

All of our debit cards require PIN numbers, which is another way to protect your funds. It is crucial that you do not share your pin number with anyone else for the protection of your identity and your funds

Feeling Free?

Thousands of surcharge-free ATMs coast to coast

Avoid paying ATM surcharges; look for the MoneyPass logo.

To find the nearest MoneyPass ATM location nearest you, visit www.moneypass.com.

OUTREACHCU.COM

Phone: (615)883-4019

Fax: (615)883-4576

3904 Central Pike

Hermitage, TN 37076

Debit Card Application



Xxxx xxxx xxxx xxxx

Your Name Here

Why is a debit card beneficial to you?

Safety— having a debit card prevents you from carrying large amounts of cash

Convenience— have access to your funds without worry of writing checks or worrying about all the fees and charges that could occur with check usage.

Now Outreach Community FCU has overdraft protection, which gives extra security to your checking account!

Outreach Community FCU Debit Card Application

Member Account #	_____		
Name	_____		
Address	_____		
City	_____		
State	_____ Zip	_____	
Phone #	_____		
Date of Birth	_____		
SSN	_____		
Is the applicant at least 18 years old?			
Yes	_____	No	_____
Does the applicant agree to the terms and conditions as disclosed in the Truth in Savings Disclosure?			
Yes	_____	No	_____
A consumer credit report may be requested in connection with this application and with any renewal or updates.			
You agree that such use will constitute your acceptance to the terms of the cardholder agreement.			
Overdraft liability ~ If on any day, the funds in your share account are not sufficient to cover withdrawal, fees and other items posted to your account, those amounts will be handled in accordance to our overdraft procedures.			
Please sign below			
X	_____	Date	_____
X	_____	Date	_____
For Outreach Community FCU Officials Only			
CT SCORE	_____	STATUS A P D	Teller _____

Outreach Community FCU Terms and Conditions

Any member(s) who is issued a debit card is subject to the terms and conditions that have been administered by Outreach Community Federal Credit Union. The terms and conditions are as follows:

1. The card issued by the credit union is the sole property of the credit union, which may reserve, limit or revoke a card without prior notice to the cardholder. The card may be captured by ATM at any time. Upon request, the cardholder must cease to use the card and return it to the credit union immediately.
2. The credit union will determine the means and conditions under which a card may be issued or retained and the type of transactions that will be acceptable. It is the right of the credit union to establish and maintain any service fees and transaction fees that must be issued.
3. The first member on the account is designated as the primary and may authorize a joint owner with the signature of the primary. A joint owner can only be added, if and only if the proper identification and paper work have been completed.
4. The cardholder is responsible for all transactions made on the account and is responsible for the security of their four digit personal identification number (PIN).
5. By signing the debit card application, the cardholder authorizes the credit union to withdraw funds to satisfy the transaction from the attached account, including any fees or service charges resulting from proper/improper use of the card.
6. Card transactions are governed by these terms and conditions and any other terms and conditions issued by agreements, charter bylaws, rules and regulations and any applicable laws. Any credit union business transacted by the use of the card is not finalized as it pertains to any account until the credit union has verified and processed the transaction on its records according to its usual procedures, regardless of any receipt produced by the ATM or merchant at the time of transaction.
7. The credit union is authorized to treat any transaction made by the cardholder to be the same as if the cardholder(s) signature was affixed to the transaction document. Fallacies or complaints should be reported by the cardholder directly to the credit union.
8. Expenses incurred by the credit union to research a disputed transaction will be paid by the cardholder if proven to be made by an authorized user. By signing the debit card application the cardholder agrees to pay all expenses he/she may incur in the apprehension and prosecution of an unauthorized user.
9. The credit union will not be responsible for an ATM it does not own, nor will it be responsible for any errors or malfunctions of the ATM as specifically provided by law. It is the responsibility of the cardholder to monitor his/her own statements and transactions for any unauthorized usage. Cardholder liability for unauthorized transactions is limited as provided by law.
10. Cardholder may cancel his/her agreement with the credit union at any time by notifying the credit union in writing and returning the debit card cut in half. In the event, all rights and obligations for any transaction occurring before the credit union notice of cancellation shall be determined by the credit union.
11. If a debit card is believed lost or stolen, it is the sole responsibility of the cardholder to notify the credit union, preferably by telephone or a personal visit. Your maximum liability for unauthorized use of your card is \$50. If you report your debit card lost before it is used, the cardholder is not responsible for any unauthorized charges. If an unauthorized transaction happens before it is reported, the cardholder at most will owe \$50. If the loss involves your debit card number and not the plastic, the cardholder will not be liable for the unauthorized use. However, if you do not report a loss within 2 business days after you have discovered the loss you could lose up to \$500 due to an unauthorized transfer. The cardholder risks unlimited loss if you fail to report an unauthorized transfer within 60 days of receiving your bank statement that contains the unauthorized transactions. For this reason, it is vital that the cardholder monitors and reports any unauthorized transactions on the account as soon as it is discovered.

Other Terms and Conditions

- 1.) The member must be at least 18 years of age
- 2.) Max ATM Withdrawal per day: \$505
- 3.) Max Withdrawals within 1 business day: 3
- 4.) Max Point of Sale per day: \$1,000
- 5.) Number of Invalid PIN attempts before card is blocked: 3
- 6.) Weekends will be considered one (1) business day