

St♥Mary's & Affiliates Credit Union

How to Fill Out and Submit an Opt-In Form Electronically:

Once you have read through the important information concerning your overdraft protection options and the Courtesy Pay program:

1. Scroll to the bottom of the form and click on the first check box to Opt-in.
2. Fill out the following fields:
 - Signature:** Just type in your name.
 - Name (Print):** Again, please just type in your name.
 - Date:** Fill in today's date.
 - Email:** Please type in your email so we can send you an e-confirmation.
3. Click the save button at the top of the PDF.
4. Choose a location where you would like to store the Opt-in form (be sure you know where to find it) and click SAVE.
5. Open your email .
6. Address the email to smacu@smacu.org.
7. Attach the Opt-In form that you saved to the email.
8. Click Send.

Continue to the Opt-in form below to complete these instructions.

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 SMACU 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 \$5 transfer fee for this service.
- You may link a Kwik Cash line of credit to your checking to cover overdrafts. There is a \$5 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 \$25 per overdraft. Checks and ACH transactions may still be covered, but at a fee of \$25 per overdraft.
- If none of the above options are set up on your account, you will be charged a \$25 fee each time we pay a standard overdraft and the item would be returned.

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

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it at one of our two locations, call and advise us of your request at 608-258-5062 or go to our website to opt-in at www.smacu.org. You may also mail this signed form to: SMACU, 700 S Park Street, Madison, WI 53715.

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

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

_____ I do not want SMACU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Date: _____

Name (Print): _____

Email: _____

Office Use Only:
Confirmation Given
Yes No

SMACU 700 S. Park Street Madison WI 53715

Account Numbers: _____