



The CFCU debit card has the power of Visa. Use it just like a check to pay for goods and services and the amount is deducted automatically from your checking account. You will receive a receipt for easy record keeping, and every transaction is detailed on your monthly checking account statement. Most merchants will also allow you to get cash back from your transaction with no charge, eliminating the need to stop at an ATM to get cash.

Unlimited FREE Withdrawals At CFCU ATMs and Surcharge-Free Transactions at CO-OP ATMs

Use your CFCU debit card at the following CFCU ATMs for unlimited FREE withdrawals:

CFCU ATMs – Unlimited FREE Withdrawals



815 W Tampa
3641 E Sunshine (across from Sam's Club)

Surcharge-Free ATMs



You can use nearly **30,000 CO-OP ATM locations nationwide** — and save money, because they're all *surcharge free*.



In addition, you're welcome at **more than 5,000 credit union shared branches and over 2,000 self-service locations**. That adds up to convenience comparable to the country's largest banks.

Find CO-OP locations at www.allco-op.org. Locator apps are also available for iPhone and Android devices.

Important Usage Information

Purchases with Visa Debit Card:

You may choose to use the card as a "credit" or "debit" transaction without a fee. By using the card with the "credit" option, you will help the credit union continue to provide low cost services. Choosing the "credit" option is easier because you don't have to enter your Personal Identification Number (PIN). Plus, the \$1,500 daily limit on credit transactions is higher than PIN transactions.

Your credit union reserves the right to collect from your other CU accounts or from you personally if your account has insufficient funds activity that may occur due to off-line computer status. The member is fully responsible for all purchases made with the Visa Debit Card.

Debit Card Transactions:

ATM Balance Inquiries:.....	\$1.00
ATM Transfers:.....	\$1.00
ATM Withdrawals (after 12/month):.....	\$1.00
ATM Withdrawals (up to 12/month):.....	Free
Deposits at CO-OP ATMs (unlimited):.....	Free
Point of Sale (POS) Transactions:	Free

ATM Card Transactions:

ATM Transfers.....	\$1.00
Balance Inquiries:.....	\$1.00
ATM Withdrawals (after 6/month):	\$1.00
ATM Withdrawals (up to 6/month):.....	Free
Deposits at CO-OP ATMs (unlimited):.....	Free

Please Note:

- Visa Debit Cards: \$20 is the minimum ATM withdrawal amount (regardless of what may be posted at the ATM) with a \$500 daily maximum. Purchases are limited to \$1,500 per day.
- ATM Cards: There is a \$20 minimum withdrawal (regardless of what may be posted at the ATM.) The maximum daily ATM withdrawal amount is \$500.
- Share (savings) account balances obtained from an ATM do not include your \$5 membership balance or any transactions which have not been posted to your account.
- Checking account balances obtained from an ATM will not include any outstanding checks or other unposted transactions.

Courtesy Pay Information

Courtesy Pay is a service that allows us to pay an item written on our member's checking account even if it causes the account to become overdrawn – up to the authorized overdraft limit.

Courtesy Pay may provide certain accountholders in "good standing" with the ability to overdraw their checking account up to \$500 (\$200 for Achieve Checking). The Courtesy Pay limit includes any overdraft fees assessed.

If the account has been maintained in good standing, defined as A) Depositing at least \$500 (\$200 for Achieve Checking) into your checking account every 30 days; B) Maintaining a valid address on record for your account; C) Keeping all outstanding loans current, and; D) There are no legal orders outstanding on your account, we may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal Non-Sufficient Funds and/or Courtesy Pay charge(s). Whether we pay or return an item, your account will be assessed a fee, either as a Courtesy Pay charge or a Non-Sufficient Funds charge but you will not be charged both fees. Our Fee Schedule states the fee charged for paying your overdrafts.

Courtesy Pay offers additional flexibility and convenience in managing accountholder funds, and provides peace of mind knowing that items may be paid up to the authorized overdraft limit. Using Courtesy Pay may be more costly than other overdraft options we may offer. Please speak to a representative to see if you qualify.

Courtesy Pay is non-contractual and comes standard with our checking accounts (excluding Square One Checking) for most transactions. However due to legislative changes, you must opt-in to receive Courtesy Pay on debit card transactions. Courtesy Pay costs nothing unless the privilege is used – by initiating checks, electronic funds transfers, or other payment or withdrawal requests for more than is on deposit in the account. If you maintain the account in good standing and have need for this "courtesy", we may, at our sole discretion, pay the item(s) up to the authorized limit, and we will charge the account our normal Non Sufficient Funds or Courtesy Pay charge for each item that overdraws the account. You then have up to 20 days to bring the account current. Account alerts sent by email or text message can be set up to notify you when an overdraft occurs.

Although you are not charged for using Courtesy Pay unless you have an overdraft, you may opt-out of Courtesy Pay at any time. If you do not want us to pay your overdrafts, you must tell us ("opt-out"). If you receive a direct deposit Social Security or other federal benefit check, you must opt-out if you do not want us to apply those funds to repay an overdraft. Courtesy Pay allows Community Financial Credit Union to provide a higher level of service to our members by helping to protect your account and reputation when an inadvertent overdraft occurs. If you have questions, do not hesitate to call Member Services at (417) 862-0471 or (888) 430-7199.

What you need to know about Overdrafts and Overdraft Fees

An Overdraft occurs when you do not have enough money in your account to cover a transaction, but the credit union pays it anyway. This notice explains our standard overdraft practices.

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 approve us to (see form below):

- Everyday debit card 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 at the point of sale.

What fees will I be charged if Community Financial Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge a fee of \$27 each time we pay an overdraft
- There is no limit to the total fees we can charge you for overdrawing your account

What if I want Community Financial Credit Union to authorize and pay overdrafts on my everyday debit card transactions?

If you also want us to authorize and pay overdrafts on everyday debit card transactions, call 417.862.0471, login to eAccess, or complete the form below and bring it to the credit union or mail it to: PO Box 1217, Springfield MO 65801-1217.

- For each authorized overdraft we pay, you will be charged a fee. See the fee schedule for the current amount.

So what does this all mean?

- If you would like Community Financial Credit Union to authorize and pay overdrafts on everyday debit card transactions, your purchase will likely be approved, when overdrawing your account, but you will be charged a fee. This means your purchase will end up costing \$27 more.
- If you do not want Community Financial Credit Union to authorize and pay overdrafts on everyday debit card transactions, your purchase will be declined if you do not have the money in your account to cover it. Leaving you to pay with cash, credit card or unable to complete the transaction at that time.

I want Community Financial Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

I do not want Community Financial Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

Account Number: _____ Date: _____

Printed Name: _____

Signature: _____