

Keep Your Oversights Under Control

We're all human, which means we might make a mistake from time to time on our accounts. However, you can keep your small oversights small with Overdraft Privilege (ODP). Whether it's an honest mistake, an unforeseen expense or a temporary shortfall, sometimes your balance falls on the wrong side of zero. FCCU can help make sure that small concern won't get any bigger with Overdraft Privilege.

Who is covered by Overdraft Privilege?

ODP is available to FCCU members with an eligible checking account.* To ensure that your account is covered by ODP for ATM and one-time debit card transactions, you will need to complete an Opt In form providing FCCU with instructions to implement the ODP program on your checking account.

ODP Eligibility

- Active Checking account for those 18 or older
- Account must be open for 60 days
- Account is maintained in good standing*

How does Overdraft Privilege work?

On any given business day, we may honor items for payment, including checks, debit card transactions, ATM withdrawals, and ACH transactions based on the instructions you provided us on the Opt In form. For checks and ACH Withdrawals, FCCU will honor overdrafts up to the pre-determined ODP limit on your account including the ODP fee for each transaction as long as your account remains in good standing.* Transactions may not be processed in the order in which they occurred, which can affect the total amount of overdraft fees incurred. You must Opt-In to have this same ODP coverage for ATM and one-time debit card transactions.

Once ODP is used to cover an item, your account will be in the negative for the transaction amount plus the fee. You will need to make a deposit to bring your account positive as soon as possible.

FCCU will consider approving your reasonable overdrafts as a discretionary courtesy and not a right or obligation. Any and all fees and charges, including without limitation, the ODP fees, Non Sufficient Funds (NSF) fees and Negative Account fees, as set forth in the Fee Schedule, will be included in these maximum limits.

ODP Amounts effective June 2016

Free Checking	up to \$500
Texans Checking	up to \$700
First Rewards Checking	up to \$500
Fresh Start Checking	not available

Overdraft Privilege

Overdraft Privilege is a courtesy extended to accounts that qualify. Members must complete the Opt In form to receive this service for ATM and one-time debit card transactions.

Overdraft Transfers

Overdraft Transfers is a less expensive alternative to cover an insufficient account. Transfers can be automatically made from a savings account or a Line of Credit. A Line of Credit does have certain credit restrictions.

Going Beyond the Overdraft Limit

- Anything that comes in and is over the established limit, may result in an item being returned to the Payee.
- The normal NSF fee will be charged per item and assessed to your account.
- Multiple fees may be assessed in one day if multiple items are paid.

Added Protection - No Hassle

- If you use your ODP, each item will be assessed a fee.
- First occurrence in a year - \$10.00 fee
- Second to fourth items in a year - \$28.00 fee per item
- Fifth occurrence and beyond - \$35.00 fee per item

Transactions Covered by Overdraft Privilege

Withdrawals

- Checks
- Cash withdrawals

Electronic Payments

- Pre-authorized payments made through the Automated Clearing House (ACH)
- Payments made through FCCU's Bill Pay Service
- ATM withdrawals (subject to elections made on Opt In form)
- Debit Card transactions (subject to elections made on Opt In form)

Make Overdraft Privilege Work for YOU

Here are some helpful hints to avoid exceeding your account balance, reserving Overdraft Privilege for when you really need it.

Know Your Balance

Record all transactions in your account register as this will indicate your available balance. Use Online Banking to track items that have cleared. All checks, cash, or electronic withdrawal items beyond your balance will be subject to the ODP fees, up to your limit.

Confirm Check Holds

We work to make your funds available as quickly as possible after a check deposit is made, but there are some cases where a check hold will apply. Make sure you are aware of these holds to know when your funds are available. Electronic deposits are generally available on the same day we receive the deposit. By keeping up with check holds, you can prevent using funds prematurely.

Make Timely Deposits

There is a negative collection account fee assessed any time your account remains negative for 30 days or more. For this reason, deposits need to be made as soon as possible to maintain this privilege and to avoid any additional fees and collection efforts.

Quick Tip

Use Direct Deposit to make sure that your deposits arrive quickly and safely for immediate use.

Secure Your Safety Net with ODP Today!

Ensure your safety net is there if you need it and Opt-In today! If you haven't submitted your choice, simply fill out the form on the back of this panel and return it to an FCCU employee for processing. Once this is processed, you will be covered if you need some extra cash for an emergency or unexpected situation.



OVERDRAFT PRIVILEGE OPT IN FORM

YES I want First Community to authorize and pay overdrafts on my ATM and one-time Debit Card transactions.

NO I do not want First Community to authorize and pay overdrafts on my ATM and Debit Card transactions.*

*For new accounts - Overdraft Privilege is available after 60 days of account opening if qualifications are met.

By signing below, you acknowledge you have read and agree to the terms for ODP.

Printed Name: _____

Member #: _____ Acct. #: (circle one) 2 or 30

Signature: _____

Date: _____

To assist us with timely notifications and account alerts, please provide us with your current contact information.

Home Phone Number: _____

Work Phone Number: _____

Cell Phone Number: _____

email Address: _____

Opt Out Election

- You can opt out of having this courtesy service at any time by submitting a written request to the credit union.
- ODP can be added back at any time by submitting an Opt In form and meeting the requirements.*

Mail this form to:

First Community Credit Union
Attn: ODP Administrator
PO Box 840129
Houston, TX 77284-0129

*Overdraft Privilege is contingent on your FCCU consumer checking account being open for at least sixty (60) days and thereafter, you maintain the account in good standing, which includes at least:

- Maintaining an active account by making consistent deposits.
- Depositing an amount equal to or greater than the amount of discretionary overdraft privilege extended to your account and bringing your balance positive as soon as possible.
- You are not in default on any loan or other obligation to us
- You are not subject to any legal or administrative order/levy
- Other exclusions may apply

Accounts not fulfilling these obligations will have Overdraft Privilege suspended until it is brought back to good standing.



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OVERDRAFT PRIVILEGE

Mistakes may happen -
be covered with ODP



Think First®