

**IMPORTANT INFO ABOUT
ACU OOPS! PAYSM OVERDRAFT SERVICE
FOR YOUR CHECKING ACCOUNT**

We understand “Uh-oh!” happens.

Alabama Credit Union provides protection for those occasions when your check, VISA ATM/Debit transaction, ACH or electronic debit (“item”) needs to be paid but your checking account has insufficient funds available. After your checking account has been open for at least 60 days, your checking account may be eligible for ACU Oops! PaySM protection -- a service that pays your NSF items and overdraws your checking account balance to prevent you from experiencing costly and embarrassing returned checks or rejected transactions.

What you should know about ACU Oops! PaySM service:

1. NSF items may or may not be paid at any time at Alabama Credit Union’s discretion, subject to Alabama Credit Union Membership & Account Agreement.
2. A \$29 NSF Fee is charged for each item that is presented when insufficient funds are available, whether or not the item is paid.
3. VISA ATM/Debit Card transactions may create an overdrawn account balance without notification to you. Regardless of the VISA ATM/Debit Card transaction amount, you will be charged an NSF Fee if your checking account balance does not have sufficient funds to clear the transaction.
4. Merchants may convert your check to an electronic transaction. If your account balance is insufficient, the merchant may also electronically send its “bad check” fee(s) to your account and create an NSF item (and NSF Fee) on your Alabama Credit Union checking account. Authorized online transactions may occur in similar ways.
5. An Overdraft Protection Line Of Credit loan is an excellent tool to avoid paying NSF fees. After approval, it can be activated prior to any ACU Oops! PaySM service activation. You are invited to apply for an Overdraft Protection Line Of Credit loan online or at any Alabama Credit Union location. Alabama Credit Union charges no application fee nor loan fee; the Annual Percentage Rate you pay on any outstanding loan balance depends on your creditworthiness. However, the finance charge you might pay on an Overdraft Protection Line Of Credit is often much more economical than NSF fees.

Member’s initials here acknowledge receipt of this form:

More information on other side.



6. The best way to avoid paying NSF fees is to carefully monitor your account balance and transactions. We provide ACUiBranch[®], Mobile ACUiBranch[®], toll-free Call-24 interactive voice response, monthly account statements, thousands of branch locations, and toll-free Member Care Center access to assist you -- *and all of these services are free to members.*
7. To limit the possibility of overdrafts on your account, we clear your items in smallest-to-largest order each processing period. This enables more items to clear without resulting in an NSF.
8. If ACU Oops! PaySM is activated on your account, we may not overdraw your account to pay your transactions more than \$700 (if you have direct deposit) or \$300 (if you do not have direct deposit). You must repay the overdrawn account balance within 10 days. If you do not repay the overdrawn balance within 30 days, we may deactivate your ACU Oops! PaySM service and take other collection actions as described in our Alabama Credit Union Membership & Account Agreement.
9. We may approve your request for refund of your next NSF Fee (one per member), if it was created by a VISA ATM/Debit Card transaction. Feel free to ask us about this.

If you do not want your checking account to be protected by ACU Oops! PaySM service, please notify us at any time. The best way to notify us is in writing or via secure e-mail using ACUiBranch[®]. Or, you may sign this form and return it to us.

OPT OUT OF ACU OOPS! PAYSM SERVICE

I do not want my checking account # _____ to be covered by ACU Oops! PaySM protection. I understand my account will be charged an NSF Fee whenever I conduct a transaction for which insufficient funds are available, whether or not ACU Oops! PaySM protection is available or active on my account.

Accountholder’s name (print, please)

Accountholder’s signature

Date



P. O. Box 862998, Tuscaloosa, AL 35486
(205) 348-5944 or (888) 817-2002
AlabamaCU.com

*Alabama Credit Union may pay or decline to pay NSF items at any time, at its own discretion, without notification to accountholder, subject to the Alabama Credit Union Membership & Account Agreement, Truth In Savings Disclosure & Fee Schedule, Electronic Funds Transfer Agreement & Disclosure, and Funds Availability Policy Disclosure, and amendments thereto. We are an Equal Opportunity Lender. Accounts are federally insured to \$250,000 by National Credit Union Administration, and privately insured to \$250,000 by Excess Share Insurance. ACUiBranch[®] is a registered trademark of Alabama Credit Union. ACU Oops! PaySM is a service mark of Alabama Credit Union; registration pending. 9-09.
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