

Please complete/sign application and return to us, Attention: Operations by:

- Fax - (914) 641-3730, Attention: Operations
- Mail - 2500 Westchester Avenue, Suite 411, Purchase, NY 10577, Attention: Operations;

Questions? Call us at (800) 874.5544 or (914) 641-3700, Monday through Friday, 8:30 a.m. - 7:00 p.m. ET.

Account Number: _____

PRIMARY MEMBER INFORMATIONFIRST NAME & MIDDLE INITIAL ☐ MR. ☐ MS.

LAST NAME

MOBILE # (PREFERRED METHOD OF CONTACT)

HOME PHONE #

EMAIL ADDRESS

JOINT OWNER INFORMATION (IF APPLICABLE)FIRST NAME & MIDDLE INITIAL ☐ MR. ☐ MS.

LAST NAME

MOBILE # (PREFERRED METHOD OF CONTACT)

HOME PHONE #

EMAIL ADDRESS

Please make your selection below for each checking account.

Note: Your checking account suffix is two digits and appears on your regular statement. This form will be accepted without the signature of the Primary Member only if the Joint Owner is on all the checking account suffixes indicated below.

- ☐ **YES** - I want Quorum to authorize and pay overdrafts using Courtesy Pay on ATM and everyday debit card transactions on my checking account(s) indicated below:

Checking Suffix: _____ Checking Suffix: _____ Checking Suffix: _____ Checking Suffix: _____

- ☐ **NO** - I do not want Quorum to authorize and pay overdrafts using Courtesy Pay on my ATM and everyday debit card transactions on my checking account(s) indicated below:

Checking Suffix: _____ Checking Suffix: _____ Checking Suffix: _____ Checking Suffix: _____

ATM and everyday debit card transactions exclude recurring transactions (e.g., gym membership) made with your debit card.

We pay overdrafts at our discretion, which means we do not guarantee that you will always be eligible for the service or that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction may be declined.

You can opt out of Courtesy Pay for ATM and everyday debit card transactions at anytime online banking by completing the Courtesy Pay Opt-In/Out form or by sending this form via fax. You can also contact us by phone at (800) 874-5544, Monday through Friday, 8:30 a.m. - 7:00 p.m. ET.

PRIMARY MEMBER OR JOINT OWNER'S NAME** (PLEASE PRINT)

DATE

SIGNATURE**

DATE

*Eligibility applies. Items covered include checks, electronic transfers, ACH or items by other electronic means as designated. Payment of overdrafts is at the discretion of the Credit Union and generally will not cover item(s) greater than \$1,000 including insufficient fees. The Credit Union has the discretionary right to refuse to provide this courtesy on any checking account at any time. View our Truth-In-Savings and Other Account Disclosures for complete Courtesy Pay Terms and Conditions.

**The Credit Union will accept Courtesy Pay enrollment and discontinuation instructions from a Joint Owner on a checking account.

**STAFF
ONLY**

PROCESSED BY

DATE

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 we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account or a line of credit, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans.

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
- Electronic transfers (ACH debits)
- Recurring debit transactions (e.g., gym membership)

We will not authorize and pay overdrafts for the following types of transactions without your consent:

- ATM transactions
- 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.

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

Under our standard overdraft practices:

- We will charge you a fee of up to \$37 each time we pay an overdraft
- There is no limit per day on the total fees we can charge you for overdrawing your account

What if I want Quorum to authorize and pay 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, call (800) 874-5544, visit our website at quorumfcu.org, log in to online banking, then submit a request to opt in by clicking on **More**, then **Additional Services > Checking Account Services**, then select **Opt In/Out of Courtesy Pay**.

You can revoke your authorization for Quorum to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.