



One Cantley Dr, Charleston, WV 25314

RE: Your Courtesy Pay Participation

Star USA Federal Credit Union initiated the Courtesy Pay Program in 2005 as a service to assist members that would occasionally overdraw their checking account through debit card transactions. Since that time, this program has saved Star USA members more than a million dollars in excess fees. While your credit union honors the debit card withdrawal that overdraws your checking account with Courtesy Pay and you avoid the embarrassment of denials on debit card transactions, the federal government has instituted changes to all Courtesy Pay programs. As a result of their decision, if you wish to have the protection that Courtesy Pay provides, please read and sign the federally mandated form on the reverse side of this document. Your signature affirms that you wish to allow Star USA to authorize and pay ATM and debit card overdrafts. Once the form is completed, return it to any of our branch locations. The form must be completed and signed before August 15, 2010 for Courtesy Pay to continue for these transactions.

If you agree to continue overdraft protection for your debit card transactions, the following limits will be established for members in good standing that have an established share draft account. If there is a regular ACH or Direct Deposit coming to the credit union, that member will have a \$500 courtesy pay limit. Without a regular ACH or Direct Deposit, the limit is \$300. By signing and returning this "Opt In" notice, you may continue to be covered by all the current guidelines. For every overdraft, you will be charged \$27 but the transaction overdrawing your account to your personal limit will be honored which may help you avoid additional charges.

If you decide not to utilize the Courtesy Pay program, debit card requests that will overdraw your account will be denied. Even emergency situations may not be covered if Courtesy Pay is not chosen.

The form on the reverse side must be signed and returned prior to August 15, 2010 for your Courtesy Pay privileges to continue. You may either mail the form to ***Star USA, ATTN: Courtesy Pay, One Cantley Drive, Charleston, WV 25314*** or give the notice to any Star USA employee. Should you have questions, please contact any of our offices for additional information.

Thank you.

Important Notice Regarding Your Overdrafts & Overdraft Services

An overdraft occurs when you do not have enough money in your account to cover a transaction. As a service, we can cover your overdrafts in two different ways:

1. We have Courtesy Pay that comes with your account.
2. We also offer overdraft protection plans, such as a link to a share account, which may be less expensive than Courtesy Pay. In most cases, this is already active on your account. Available funds in a share account will be accessed before Courtesy Pay is activated. To learn more, ask us about these options.

What are the procedures for Courtesy Pay if my account is overdrawn?

We do pay overdrafts for the following types of transactions up to your pre-approved Courtesy Pay Limit:

- Checks and other transactions made using your checking account number
- Automatic bill payments

After August 15, 2010 we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

Courtesy Pay coverage will be available at our discretion, which means we do not guarantee that we will always authorize or pay any type of transactions.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if I overdraft my account?

If we pay the transaction with Courtesy Pay you will be charged **\$27.00** per transaction.

If we do not pay the transaction with Courtesy Pay you will be charged **\$27.00** per transaction, plus you may then be subject to penalties from the merchant.

- There is no limit to the number of total fees we can charge you for overdrawing your account.
- Overdraft items will be posted in accordance with Star USA's existing checking account procedures.

What if I want Star USA to handle my ATM and everyday debit card transactions as we do today by authorizing and paying overdrafts on my ATM and everyday debit card transactions after August 15, 2010?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions after August 15, 2010, call (304) 357-2319 or (800) 628-2120 or complete the form below and present at one of our locations or mail to Star USA FCU at the address below.



Courtesy Pay Opt-In option for ATM and one-time debit card transactions
Fax, bring or send this form to Star USA FCU
Effective Date: August 15, 2010

___ I want Star USA to authorize and pay overdrafts on my ATM and everyday debit card transactions

Signature: _____

Date: _____

Name: _____

Email: _____

Star USA Federal Credit Union
One Cantley Drive
Charleston, WV 25314

Account Number(s):

