



We understand how busy your life can be and are constantly looking for ways to make your financial life easier without adding costs and additional confusion. County Educators FCU now offers an overdraft protection program we call “Courtesy Checking” on virtually all of our Share Draft/Checking accounts.*

With Courtesy Checking, the credit union will extend you the courtesy of paying your check – even if you do not currently have the funds in your checking account. This new service is not a loan and you will not be charged interest on the amount used when activated. We just ask that you clear up your negative balance within 30 days. That’s all there is to it!

Courtesy Checking will even **save you money** vs. the current Non-Sufficient Funds (NSF) fees, any re-deposit fees if incurred and those hefty merchant fees charged on returned checks. Of course, no one wants to make a mistake

with their checking account, but errors can occur – especially with today’s busy lifestyles.

At the current time, we are extending the courtesy of a \$500.00 overdraft limit. There will be a \$20.00 fee for each Share Draft/Check the credit union honors through this program – that’s **\$5.00 less** than our current \$25.00 Non-Sufficient Fund fee **and** we will not return your check unless the amount exceeds the \$500.00 limit. Of course we would always look to pay overdrafts by other pre-approved means first, such as transfers from your eligible savings accounts, before paying your overdraft with Courtesy Checking.

You can rest assured knowing that the credit union has automatically added this additional protection for you. If you do not wish to have Courtesy Checking attached to your Share Draft/Checking account, simply complete the form below and return it as instructed.

* Courtesy Checking is only offered to existing Share Draft/Checking accounts that have been open at least 90 days and have had deposits and checks drawn against the account without incident. Members will have 30 days to bring their account balance positive after Courtesy Checking is used. The credit union reserves the right to take away Courtesy Checking if members do not comply with this 30-day rule.

I request that County Educators Federal Credit Union (CEFCU) remove my account(s) indicated below from the Courtesy Checking Program. I understand that by opting out of the Courtesy Checking Program, CEFCU will automatically return checks for Non-Sufficient Funds if the available balance in my Share Draft/Checking account is not sufficient to cover the item(s) written against my account(s).

I further understand that I am responsible for informing CEFCU of all membership accounts that I am joint or primary on that I wish Courtesy Checking to be removed from.

Please fax, mail or deliver this completed form to the fax number or address listed below.

Name (PLEASE PRINT): _____ Signature: _____

Membership Number: _____ Daytime Phone Number: (_____) _____ - _____ Ext. _____

MAIL: County Educators FCU, 16 E. Lincoln Avenue, Roselle Park, NJ 07204 – Attn: Share Draft Department
FAX: 908.245.5953 Attn: Share Draft Department