



Community Resource

CREDIT UNION

P.O. Box 3181, Baytown, Texas 77522 • 1.800.238.3228 • www.crcu.org

Courtesy Pay Opt-In/Opt-Out

Description:

- Form used to Opt-In or Opt-Out of debit card and ATM Overdraft Privileges

Instructions:

- Please fill out form completely and sign
- Completed form may be mailed or brought in to any CRCU branch location

For questions please call our Member Contact Center at 281.422.3611 or visit any CRCU branch location.



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 a saving account, a checking account or a line of credit, which may be less expensive 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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below).

- 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 Community Resource Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$29.50** each time we pay an overdraft.
- There is no limit on the total fees per day we can charge you for overdrawing your account.

What if I want Community Resource Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call **281-422-3611**, visit www.crcu.org/optin or complete the form below and present it at any branch or mail to: Community Resource Credit Union, Opt-In, P. O. Box 3181, Baytown, TX 77522.



- I do not want Community Resource Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want Community Resource Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Print Name: _____

Date: _____

Account Number: _____

Alternative Ways to Opt In



Phone

281.422.3611
800.238.3228



Mail

Complete this form, and mail to Community Resource Credit Union, Opt-In, P. O. Box 3181, Baytown, TX 77522.



In Person

2900 Decker Drive
Baytown, TX
6810 Garth Road
Baytown, Tx

2700 N. Alexander
Baytown, TX
6218 FM 2100
Crosby, TX

6903 Atascocita Rd.
Atascocita, TX



Online

crcu.org/optin