

HSM
SOLUTIONS
FEDERAL CREDIT UNION

INTRODUCING.....Courtesy Pay

Some of us may find ourselves short on funds, which can result in an overdraft. Courtesy Pay can save you money and embarrassment. This service is available to all members with a checking account. As long as you maintain your account in good standing, we may cover insufficient fund items up to an approved limit of \$300. We will charge a \$30 fee for each insufficient item. There is no limit on the total fees we can charge you on overdrawing your account.



If you want us to authorize and pay overdrafts including ACH and everyday debit card POS transactions, complete and return this form to us.

 X Please authorize and pay overdrafts on my ACH and everyday debit card POS transactions.

Printed Name: _____

Signed Name: _____ Date: _____

Account Number: _____