

Overdraft Protection Program Revocation/Opt-out

For Overdraft Service

To our Valued Member:

By signing this document, you have elected not to participate in Brazos Star Credit Union’s Overdraft Protection Program. In doing so, you do not want Brazos Star Credit Union to pay any overdrafts drawn from your share draft checking account.

As the account holder, you do not want the credit union to pay any overdraft checks under the credit union’s Overdraft Protection and Courtesy Pay Program. You now authorize Brazos Star Credit Union to return any checks and other transactions made using your share draft checking account number, Automatic bill payments, everyday one-time debit card transactions presented through normal banking channels unpaid that you might write when the account has insufficient funds at time of presentment.

If you overdraw the share draft checking account, you understand that the item will be returned and the account will be charged a non-sufficient funds fee by the credit union, as well as any fees which maybe imposed by merchants and/or collection agencies in addition to ultimately paying the overdrawn check or electronic item.

The fees for Overdraft Protection/Courtesy Pay, Safe and Sure Plan and Non-sufficient funds are subject to change. Please consult our Rate and Fees Schedule for current fee information.

You may revoke or change your choice concerning this matter at any time by contacting Brazos Star Credit Union by completing and submitting this form. For questions regarding Courtesy Pay, Overdraft Protection, Safe and Sure transfers and non-sufficient funds, please consult the credit union’s Share Draft disclosure, the EFT Disclosure or contact us at 979-846-7456, or toll-free at 800-690-7780.

Name:		Date:		Member Number	
-------	--	-------	--	---------------	--

Signature		Share-draft Account Number	
-----------	--	----------------------------	--