

Mistakes happen, but they don't have to cost you.
Protect yourself from costly overdraft charges.

You have Options:

■ Share Savings Overdraft

Coors® Credit Union provides the option to preauthorize transfers from a chosen savings account(s) to pay overdrawn checks, debits, or Automated Clearing House (ACH) withdrawals.

■ Overdraft Protection Loan

As a member of Coors Credit Union you have the opportunity to apply for a revolving line of credit that is specifically used for overdraft protection. Funds will be transferred into the checking account in increments of \$100 to pay checks, debits, or Automated Clearing House (ACH) withdrawals where there are insufficient funds in the checking account. The credit available will be self-replenishing as you make payments.

■ Courtesy Pay

Coors Credit Union offers the Courtesy Pay service to provide you with optional, extra protection from “bounced checks” by allowing your checking account to incur a negative balance up to a preestablished dollar amount. Transactions that can cause a negative balance under the Courtesy Pay program include, but are not limited to, checks, Automated Clearing House (ACH) and Debit card withdrawals. Each transaction is subject to a \$28 Courtesy Pay fee.

Overdraft Liability

If on any day, the funds in your checking account are not sufficient to cover checks, fees or other items posted to your account, those amounts will be handled in accordance with our overdraft procedures or an overdraft protection plan you have with us.

Member's Responsibility

Whether the item is paid or returned, your account may be subject to a charge as set forth in the Rate and Fee Schedule each time the item is presented. If we pay a check or impose a fee that would otherwise overdraw your account, you agree to pay the overdrawn amount immediately.

Credit Union's Role

Our determination of an insufficient account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have funds to cover checks, fees or other posted items. Except as

otherwise agreed in writing, we, by covering one or any overdraft, do not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time without notice. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payor bank extra time beyond any midnight deadline limits.