



Authorization:

I wish to have Overdraft Privilege services extended to me on ATM withdrawals and debit card transactions. By signing this form, I understand that Space Age Credit Union will authorize these transactions to my share draft account through the Overdraft Privilege Program. Additionally, I understand that I may receive a \$33.00 fee per item paid utilizing the service. If I wish to have Overdraft Privilege services discontinued in the future, I may do so at any time.

Date:

Member Number:

Name:

Signature:

Return this form to:

Space Age Credit Union Attn:
Overdraft Privilege Program
3033 South Parker Road,
Tower 1, Suite 800
Aurora, CO 80014

Or fax to:

303.369.0876

Disclosures and Important Information

Overdraft Privilege Program Summary

Overdraft Privilege is a non-contractual agreement between Space Age Credit Union and its members. Overdraft Privilege is a service that may cover a transaction when sufficient funds are not available. The member may be charged a \$33.00 fee per item paid utilizing the service.

Items Paid Using the Overdraft Privilege Program

The following transactions may be covered by the Overdraft Privilege Program without a signed E-Services Overdraft Privilege Authorization form:

- Checks and other debits cashed with a Teller
- Automatic bill payments (ACH Items)
- Checks written on your share draft account

Overdraft items will be posted in accordance with Space Age Credit Union's existing share draft (checking) procedures.

Members who currently have overdraft transfer protection from their share (savings) account or an overdraft line of credit will continue to have access to these services prior to accessing the Overdraft Privilege Program.

E-Service Items Requiring a Signed Authorization Form

Currently the Overdraft Protection Program allows Space Age Credit Union to authorize ATM withdrawals and debit card transactions when enough funds are not available. As of July 1, 2010, if you wish to continue to have ATM withdrawals and debit card transactions covered by the Overdraft Privilege Program when enough funds are not available, you are required to complete, sign and return this E-Services Overdraft Privilege Authorization form to the Credit Union.

Alternatives to Opting In via this Authorization Form

If you choose to not opt-in by completing and signing this E-Services Overdraft Authorization form, your ATM withdrawals and debit card transactions will be declined when funds are not available. You may also contact the Credit Union regarding other possible lower cost alternatives to the Overdraft Privilege Program by calling us at 303.369.7666 or 800.666.6928, or visiting our website at www.spaceagefcu.org.