

Credit Union Information

Credit Union Name _____

Credit Union Address _____

Contact Name _____ Title _____

Phone _____ Email _____

Current Number of Share Draft Checking Accounts _____

Current Number of Share Draft Checking Accounts with 1 (or more) active debit cards _____

Core Processor _____ ATM/Debit Card Processor _____

Courtesy Pay/Overdraft Program

Do you currently offer a Courtesy Pay Overdraft protection to your members? Yes No

When did you implement your Courtesy Pay Overdraft program? _____

Did you implement it through your Core Processor or a Third Party? _____

If a Third Party was used, please complete the following:

Name _____

Contract Expiration Date (MM/YY) _____

Is your Courtesy Pay Overdraft limit included for approval of ATM and POS transactions? Yes No

What Overdraft limit(s) do you offer? _____

Do you charge a daily overdraft fee? Yes No

If yes, how much do you charge and when do you start charging? _____

What is the fee to PAY a negative item? \$_____ What is the fee to RETURN a negative item? \$_____

How many Share Draft Checking Accounts currently have a Courtesy Pay Overdraft limit? _____

How many Share Draft Checking Accounts have opted in, per Reg E, for a Courtesy Pay Overdraft program coverage on their Debit/ATM card? _____

Total NSF/OD Income

	NSF/OD Income	# of Negative Items PAID	# of Negative Items RETURNED
Q1 2021 (Jan, Feb, Mar)	\$ _____	_____	_____
Q2 2021 (Apr, May, Jun)	\$ _____	_____	_____
Q3 2021 (Jul, Aug, Sep)	\$ _____	_____	_____
Q4 2021 (Oct, Nov, Dec)	\$ _____	_____	_____
Jan. 1, 2022 - _____ <i>Data End Date</i>	\$ _____	_____	_____

Of the total NET NSF/OD and Courtesy Pay income, estimate the percentage of ATM/POS income: _____%

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