

OVERDRAFT REPAYMENT AGREEMENT

Member # _____

In this agreement, the words "I, me, mine, and my" mean each and every person who signs this agreement. "You, your and us" mean First City Credit Union (FCCU).

I authorize First City Credit Union to pay overdrafts (including Visa Check Card transactions, point-of-sale transactions, credit transactions, electronic checks, ACH transactions and fee transactions, but *not ATM transactions*) on my checking account by an automatic transfer of funds from my:

- First City Visa Line of Credit (To apply for a Visa Line of Credit call 1-800-944-2200, option 5.)
- Savings (Share) Account ID: _____
- Both. Please indicate from which account first: _____

A \$5.00 transfer fee will be charged for each transfer from a Share Account or Visa Credit Line

Repayment Agreement:

By choosing any of the above options, or by having Courtesy Pay, member and all joint signers agree to the following repayment statement:

I agree that you may pay overdrafts, charge fees or charge-back deposited items that will cause any of my accounts to have a negative balance. If you do so, I agree to repay those amounts immediately upon demand. I also specifically consent to the credit union's use of any funds I have on deposit in other accounts at the time any of my accounts shows a negative balance, or that I later receive for deposit (including, but not limited to, funds derived from Social Security, supplemental Social Security income, veterans benefits, or other funds exempt under state or federal law), to reimburse itself for any such payment and to resolve any such negative balance.

I understand that I may revoke this consent at any time before such a reimbursement occurs by giving notice to the credit union in writing at PO Box 86008, Los Angeles, CA 90086. I understand that any such revocation will not relieve me of the obligation to repay the credit union for any such payment of items resulting in a negative balance. I understand that such transactions are subject to fees and/or interest charges as set forth in the Electronic Services Agreement, Account Agreements and Disclosures brochure, and/or the Schedule of Fees and Charges.

Regulation "D" Restrictions on Electronic Fund Transfers: Preauthorized, automatic transfers (including transfers from savings for overdraft protection or direct bill payments), and transfers and withdrawals initiated by telephone, facsimile, or computer, and transfers made by check, debit card, or other similar order made by the depositor and payable to third parties from Savings Accounts are limited by regulation to no more than six transfers in each calendar month. Members exceeding the Regulation D limit may not be permitted to complete the transaction or, if permitted, may be charged a fee for doing so.

- I decline Visa transfer I decline Savings transfer.
- I decline Courtesy Pay Overdraft protection.

By declining Visa and Savings transfer and/or Courtesy Pay overdraft protections, I understand that checks, POS transactions, ACH debits and other transactions that are presented against non-sufficient funds, whether to a savings or a checking account, will result in non-payment of the item and I will be responsible for the resulting fees or charges. I also understand that I may be charged additional fees by the submitter of such rejected transactions.

Signature	Date	Signature	Date
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NOTE: Agreement MUST be signed by member and all joint signers.