



Cloverbelt Credit Union

Confirmation of Consent

Cloverbelt Credit Union has received your consent for authorizing and paying ATM and one-time debit card transactions if your account does not have a sufficient available balance, in accordance with our established procedures. You must qualify for our Overdraft Privilege service for these transactions to be authorized. Refer to our *Overdrafts* brochure for general information about overdrafts and for the Overdraft Privilege terms, conditions and limitations.

Your Right to Opt-Out

You have no obligation to authorize us to pay your ATM and one-time debit card transactions or to participate in our Overdraft Privilege service (ODP) but using the services is required for these transaction types to authorize a transaction that would overdraw your account. If you do not use the ODP service it costs you nothing. If you do not want us to authorize ATM and one-time debit card transactions that would overdraw the available balance of your account, it will be our standard practice to deny those transactions.

If you do not want us to authorize ATM and one-time debit card transactions if your account does not have a sufficient available balance, under the terms conditions and limitations described in our *Overdrafts* brochure, complete the form below and return it to Cloverbelt Credit Union.

OPT-OUT FORM FOR ATM AND ONE-TIME DEBIT CARD TRANSACTIONS

- I **do not** want Cloverbelt Credit Union to authorize ATM and one-time debit card transactions if I do not have a sufficient available balance in my account. I understand those transaction types will be declined, although other types of transactions (checks, ACH, etc.) may be paid and overdraft fees assessed.

Print Name: _____ Signature: _____

Date: _____ Member Number _____

If you checked the box above, please return this Opt-Out Form to Cloverbelt Credit Union, 110 McIndoe St, Wausau WI 54403 or fax to 715-842-5694.