

ChecProtect Revocation Form

Thank you for selecting Truliant's ChecProtect product. This notice will confirm that you are signed up for the ChecProtect service including debit card transactions where you sign for your purchase (or do NOT enter a PIN). You have the right to revoke your authorization at any time. You can revoke your authorization by calling your local number or 800-822-0382, or visiting TruliantFCU.org. You may also complete this form and bring it to a branch or mail it to: Truliant Federal Credit Union, Attn: EFT Coordinator, P.O. Box 26000, Winston-Salem, NC 27114-6000.

Please initial one of the following if you would like to cancel your authorization to pay overdrafts:

____ I no longer wish Truliant to pay overdrafts on debit card transactions entered without a PIN.

____ I no longer wish Truliant to pay overdrafts on debit card transactions entered without a PIN, paper checks, and automatic drafts.

Printed Member-Owner Name: _____

Member-Owner Number: _____

Date: _____



What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but Truliant pays it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that are offered with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

➤ What are the standard overdraft practices that are offered with my account?

Truliant offers a ChecProtectSM service which can cover your overdrafts. Truliant's ChecProtect service covers your overdrawn checking account up to \$300 (including all overdraft and other fees).

Truliant's ChecProtect service will only authorize and pay overdrafts for the following types of transactions after you have given us permission to:

- Debit card transactions when you sign for your purchase (or when you do NOT use a PIN)
- Paper checks
- Automatic drafts (ACH transactions)

Truliant pays overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ What fees will I be charged if Truliant pays my overdraft?

Under our standard overdraft practices (our ChecProtect service):

- We will charge you a fee of \$29 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ What if I want Truliant to authorize and pay overdrafts on debit card transactions without a PIN, paper checks, and automatic drafts? In other words, how do I sign up for ChecProtect?

To make your overdraft selection, call your local number or 800-822-0382. You may also complete a form (please ask a Member Service Representative for the form) and bring it to a branch or mail it to: Truliant Federal Credit Union, Attn: EFT Coordinator, P.O. Box 26000, Winston-Salem, NC 27114-6000.