

October 1, 2022

Attention: Share Draft Checking Account Owners

We want to let you know that your Share Drafts/Checks will continue to work for the time being. However; the Overdraft Protection Loan offered by Western Region will be affected, as Best Reward offers Courtesy Pay instead. Courtesy Pay is a non-contractual service offered on personal share draft checking accounts, subject to any conditions and limitations, with an overdraft fee of \$30.00 for each overdraft upon first-time presentment. With Courtesy Pay, you can rest assured that your transactions will be covered. You may opt-out of this service at anytime and best of all - you only pay when you use it!

Please Note: As a courtesy, we will WAIVE the \$30.00 fee (per overdraft) through November 30, 2022 during this transitional period. This discretionary service is generally limited to a maximum overdraft limit of \$400.00 (negative balance) including overdraft fees, unless otherwise approved for a higher limit. Before posting items to the Courtesy Pay program, Best Reward will first transfer available funds from the Share Savings Account for FREE with no limit in the number of transfers to help members avoid any overdraft fees.

YOU ARE AUTOMATICALLY ENROLLED IN THIS SERVICE. IF YOU WISH TO OPT OUT PLEASE CONTACT US.

We do not authorize and pay overdrafts for the following types of transactions unless you request us in writing to do so:

- ATM Transactions
- Debit Card Transactions

Courtesy Pay OPT-IN for ATM/Debit Card Transactions

I want Best Reward FCU to authorize and pay overdrafts on my ATM and one-time Debit Card transactions.

Member's Printed Name: _____

Member's Signature: _____ Date: _____

Mail, Fax, or Email To:

Best Reward Federal Credit Union
Attention: Pat
21375 Alexander Road
Walton Hills, OH 44146
Fax: 440-232-1346
Email: memberserviceswh@bestrewardfcu.coop

INTERNAL USE ONLY

Accepted by: _____

Processed by: _____

This credit union is federally insured by the National Credit Union Administration.

Brook Park Branch • 5681 Smith Road • Brook Park, Ohio 44142 • Phone 216-367-8000 • Fax 216-367-8001
Highland Heights Branch • 390 Alpha Park • Highland Heights, Ohio 44143 • Phone 440-449-8383 • Fax 440-449-9212
Walton Hills Branch • 21375 Alexander Road • Walton Hills, Ohio 44146 • Phone 440-232-9540 • Fax 440-232-1346