



**Redwood  
Credit Union**

PO Box 6104, Santa Rosa, CA 95406

**OVERDRAFT PAY ADVANTAGE NOTICE**

07/30/19



OZ 01 031  
RIK MUNSON  
218 LANDANA ST  
AMERICAN CANYON, CA 94503-1050

01639  
hit4a



RE: Member Number - xxxxxx8520-11

Dear RIK MUNSON:

Recently an overdraft item(s) was presented on your Redwood Credit Union (RCU) account, as follows:

<u>Item Description</u>	<u>Amount of Item</u>	<u>Paid or Returned</u>
CTYCLK Probate Crt 713-7556425 TX	\$435.76	Paid

Based on your relationship with RCU, Overdraft Pay Advantage (OPA) may cover your checks, automatic bill payments (including automated and recurring debit transactions) and, if you choose, everyday debit card transactions. We strive to pay overdrafts up to the limit previously disclosed to you as long as you are in good standing, which means your account is not continuously negative more than 20 days, does not have a delinquent loan for 10 days, and that you make regular deposits consistent with your past practices. Your current OPA limit is \$1,000.00. You can view your OPA limit in RCU online banking under Member Services. When you use Overdraft Pay Advantage, you will be charged a \$23 nonsufficient funds (NSF) fee which will debit from your account in addition to any paid items.

We provide this service assuming you will make a deposit immediately to bring your account to a positive balance. **RCU offers Overdraft Pay Advantage as a Member service and is under no obligation to pay items when your account has insufficient available funds, even if previous overdrafts have been paid by us.** If at any time you would like to decline Overdraft Pay Advantage, you may do so by calling RCU at 1(800)479-7928 or by logging in to RCU online banking at [www.redwoodcu.org](http://www.redwoodcu.org) and clicking the "Overdraft Pay Advantage" link under Member Services. Charges totaling \$23.00 have been deducted from your account. Please make a deposit or transfer immediately to bring your account to a positive balance. Please note that your balance has been adjusted by the items paid and fees assessed. Failure to bring your account to a positive balance within 20 days may result in suspension from the program. In addition, your account may be closed and reported for further collection efforts.

Repeated occurrences of nonsufficient funds can be expensive. RCU offers other more affordable methods to handle overdrafts that may better meet your needs, such as a line of credit or account transfer. You can also monitor your account via online and mobile banking using email alerts. For additional help avoiding overdrafts, please contact our partners at BALANCE for free, confidential money management assistance at **1(888)456-2227**.

Thank you for allowing Redwood Credit Union to serve your financial needs.

Best Regards,

Redwood Credit Union

1 (800) 479-7928 [redwoodcu.org](http://redwoodcu.org)

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