



"Fresh Start" Discretionary Overdraft Repayment Plan
(Member Reaffirmation of Debt)

Member's Name:
Address:
City: State: Zip Code:
Telephone: Home Work Other
Social Security Number:
Overdrawn Member #

Amount of the Discretionary Overdrafts I owe to you \$
The exact dollar amount account is negative

Number of Payments (Circle one): 2 3 4

Amount of Payments: \$ .00 (Round up to nearest dollar)

Date Payments are Due (Monthly) Beginning:

Annual Percentage Rate: None Finance Charge: None

ITEMIZATION OF AMOUNT FINANCED

For value received the depositor(s) jointly and severally, if more than one, promise(s) to pay to the order of Greater Texas Federal Credit Union at the Main Office or a branch of Greater Texas Federal Credit Union the total of payments as shown above in accordance with the schedule of payments as shown above.

The depositor(s) (A) authorize Greater Texas Federal Credit Union to debit Account Number in order to pay the monthly payments. OR The depositor (s) agree to (B) manually make monthly deposits to cover their Fresh Start payment. Greater Texas Federal Credit Union will automatically debit the account only for the amount of the payment. The account will remain open and the depositor(s) will be able to continue making deposits and withdrawals on this account.

The depositor(s) will be in default if the depositor(s) fail(s) to make a payment when it is due under the Repayment Plan. In the event of a default, Greater Texas Federal Credit Union may, at its option, after giving an advance notice of default and opportunity to cure required by applicable law: (i) require the depositor(s) to pay immediately the entire unpaid balance of the Amount of the Discretionary owed as shown above, in full; (ii) apply money from the account described above or any other deposit account of the depositor(s) to pay all or a portion of the balance due; and/or (iii) close the account described above.

The purpose of the "Fresh Start" is to repay depositor(s) outstanding discretionary overdraft(s) (which include principal amounts and Creditor's normal fees) on the referenced checking account above. The depositor(s) agree that the discretionary overdraft feature of this Share Draft account will be suspended until the payment identified above is paid in full as agreed. Once the discretionary amount owed is paid in full, the depositor(s) must submit a written request to have the checking account reviewed for eligibility in the Overdraft Privilege Program. The depositor(s) will be limited to one "Fresh Start" repayment plan at one time.

Date: Depositor Signature:

Depositor Signature:

Return via fax to (512) 929-8552 or mail to GTFCU, 6411 N. Lamar, Austin, and TX 78752.

Credit Union Use Only

Completed by: (employee signature required)

Branch: Officer: