

## **Courtesy Pay Terms and Conditions**

Membership Required. Eligibility for Courtesy Pay required. For eligible members, Courtesy Pay may cover a draft/check, ACH, and BillPay. To access Courtesy Pay via ATM and one-time debit card transactions, "OPT-IN" is required.

The Courtesy Pay service allows you to have a negative account balance for a per item fee as described below. Maximum limit of \$500 including assessed fees.

The amount charged per item will be determined by the range of the negative balance in the account at the time of item presentment. \*\*Negative Balance Ranges and Per Item Fee: -\$0.01 to -\$25.00, \$5.00 per item. -\$25.01 to -\$75.00, \$10.00 per item. -\$75.01 to -\$150.00, \$15.00 per item. -\$150.01 to -\$225.00, \$20.00 per item. -\$225.01 to -\$300.00, \$25.00 per item. -\$300.01 to -\$500.00, \$35.00 per item.

Once the \$500.00 Courtesy Pay limit has been exhausted, any additional items will be assessed an Non-Sufficient Funds (NSF) fee of \$35 per item and will be returned. An account must be restored to a positive balance and all fees repaid within 30 days of a courtesy overdraft payment. If not, Courtesy Pay will be suspended and non-sufficient items will be returned unpaid. This Credit Union is Federally Insured by the National Credit Union Administration.

"Authorizations and payments are based on the available balance at the time the transaction is authorized and such funds will be held until the transaction is presented for payment. The "available balance" is defined as your current balance less any outstanding holds or authorized debits that have not yet posted to your account."

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