

## Courtesy Pay

At PremierOne Credit Union, we want to save you from possible damage to your credit history, the additional merchant fees, and any embarrassment associated with an inadvertent overdraft. That's why we provide Courtesy Pay.

### What is Courtesy Pay?

Courtesy Pay is a service offered to eligible members where we may authorize and cover overdrafts on your account, including checks, automatic payment (ACH) transactions, and recurring debit card transactions. At your request, we may also authorize and pay everyday debit card purchases and ATM withdrawals.

### How does Courtesy Pay work?

We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. Transactions may not be processed in the order in which they occurred and you may experience overdrafts. However, as long as you maintain your account(s) in "good standing," we may approve your overdraft items within your current available Courtesy Pay limit as a non-contractual courtesy. Overdrafts on your eligible checking account are subject to a limit of \$1,000 (including the amount of the overdrawn items and the Courtesy Pay fees).

### How soon can I use Courtesy Pay?

Members who have opened a Checking Account with PremierOne Credit Union are automatically entered into the Courtesy Pay program. Please note, you must request or "opt-in" to activate Courtesy Pay for everyday debit card transactions and ATM withdrawals. You can opt-in (or opt out) at the time of opening your membership, through eBranch, or anytime by calling the credit union.

### What does Courtesy Pay cost?

Enrollment in the Courtesy Pay program is free. You only incur a \$29 fee for every overdrawn item from a check or automatic payment (ACH) transaction, or a recurring debit card payment. If you have requested us to do so, we may also authorize and cover everyday debit card purchases and ATM withdrawals.

### What if I already have Overdraft Protection?

If you have established Overdraft Protection for your account such as from a PremierOne Credit Union credit card or automatic transfers from another account, we will pay any overdraft using the Overdraft Protection option before utilizing Courtesy Pay.

An Overdraft transfer fee is assessed each time we transfer funds from a savings account to cover an overdraft item. (Interest begins to accrue immediately for credit card transfers.) You may elect these Overdraft Protection options anytime by calling the credit union.

### What is my Courtesy Pay limit?

Courtesy Pay is not a loan, yet the Credit Union, as a courtesy, may cover overdrafts up to a \$1,000 limit. Once the limit of \$1,000 is reached, all other items will be returned to the payee or returned for non-sufficient funds.

If you have more than one checking account at the credit union, please note that each checking account is covered separately and limits CANNOT be combined.

### How quickly must I repay Courtesy Pay?

You should make every attempt to bring your checking account to a positive end-of-day balance as soon as possible, and must do so within 30 calendar days to remain in "good standing."

### What if I do not want Courtesy Pay?

Since you must opt-in to activate Courtesy Pay on everyday debit card transactions and ATM withdrawals, Courtesy Pay can remain active only for checks, ACH, or recurring debit transactions. You can change your selections at any time online, or by calling the credit union.

