



## How Can Courtesy Pay Help You?

Sometimes we find ourselves a little short on funds, which can inadvertently result in an overdraft. At times like this, Courtesy Pay may save you time, money and hassle.

## A Mistake in Your Checkbook

Have you ever forgotten to make an entry in your checkbook that resulted in an overdraft? With Courtesy Pay, your overdraft may be covered.

## Miscommunication Between Multiple Account Holders

Do you have two family members with access to one account? If someone forgets to mention an ATM transaction or debit card purchase it might result in an overdraft. With Courtesy Pay, your overdraft may be covered.

## An Unexpected Bill

Ever been short on cash due to an unexpected bill that caused an overdraft? With Courtesy Pay, your overdraft may be covered.

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Courtesy Pay is a discretionary overdraft service from your credit union. Rather than automatically returning or declining an insufficient fund item, we may consider authorizing and paying your reasonable overdraft and apply our overdraft fee of \$24.00 to your account.

## Courtesy Pay Terms & Conditions

### (Discretionary Overdraft Service)

It is the policy of our Credit Union to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

Whether your overdrafts will be paid with our Courtesy Pay Service is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, which may include: (A) failure to make deposits consistent with your past practices; (B) You are in default on any loan obligation to Upper Darby Belltelco Federal Credit Union; (C) You do not bring your account to a positive balance (not overdrawn) for a full business day at least once every thirty (30) days; or (D) Your account is the subject of any legal or administrative order or levy. In addition, the Courtesy Pay service may only be available for eligible accounts that have been open for at least sixty (60) days and thereafter you maintain your account in good standing. We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. We have the discretion to authorize and pay overdrafts for checks, automatic bill payments and recurring debit transactions made using your account number, unless you opt out for overdraft coverage on these types of transactions. We do not authorize and pay overdrafts for ATM withdrawals or everyday debit card purchases, unless you consent (opt-in) to overdraft coverage for these types of transactions. Refer to the document titled *"What You Need to Know About Overdrafts and Overdraft Fees"* for details.

A non-sufficient funds balance may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) The imposition of credit union service charges; or E) The deposit of items which, according to the credit union's Funds Availability Policy, are treated as not yet "available" or finally paid.

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. We will send a notice of any non-sufficient funds items paid or returned the day they occur; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts plus our \$24.00 overdraft/Non-Sufficient Funds (NSF) fee shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Funds (NSF) Charge(s). Our general policy is to post items throughout the day and to post credits before debits. Checks and ACH transactions are posted in low to high order based on dollar amount, and ATM and debit card transactions are posted in the order in which the items are received. The posting order may impact the total dollar amount of overdraft fees assessed. We reserve the right to change the clearing order at any time without notice.

Limitations: We may limit the number of accounts eligible for the Courtesy Pay\* service to one account per household.

\*The Courtesy Pay service does not constitute an actual or implied agreement between you and the credit union. Nor does it constitute an actual or implied obligation of or by the credit union. This service represents a purely discretionary courtesy or privilege that the credit union may provide to you from time to time and which may be withdrawn or withheld by the credit union at any time without prior notice or reason or cause. Members wishing to be removed or opt out from the Courtesy Pay program should contact a credit union representative.



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 **Courtesy Pay**



Most of us have found ourselves facing an occasional cash crunch at one time or another, be it the result of our own accounting error or an unexpected expense. That's why we are pleased to offer Courtesy Pay – a convenient benefit that can make it easier to weather life's unexpected storms.

### What is Courtesy Pay?

Courtesy Pay is a noncontractual overdraft protection service that we may offer to our members with eligible share draft (checking) accounts. As long as you maintain your account in good standing, we may cover insufficient fund items up to your approved \$400 Courtesy Pay limit. We will charge our \$24.00 overdraft fee and send you a notice each time an overdraft occurs. You are required to bring your account to a positive balance within 30 days.

IT'S THAT  
EASY!

**How can I add Courtesy Pay for my checks, automatic bill payments and other recurring debit transactions?**

Courtesy Pay is automatically added to your account, if in good standing, for checks, automatic bill payments and other recurring debit transactions using your account number, such as a gym membership, electric bill, etc. You can remove this service at any time by contacting us.

### How can I add overdraft coverage for ATM withdrawals and everyday debit card purchases?

Simply contact us and ask to add overdraft coverage for your ATM withdrawals and everyday debit card purchases (see document titled "What You Need to Know About Overdrafts and Overdraft Fees" for details). There are no applications or credit approvals necessary. You can revoke this service at any time by contacting us.

### How can Courtesy Pay benefit me?

Courtesy Pay may save you the frustration of having your debit card declined or the expense of a returned check, an unplanned expense or shortage on cash between paydays.

### How does Courtesy Pay work?

With Courtesy Pay, if we receive an item that causes the balance in your account to go below zero, as a courtesy, we may pay the item up to your \$400 limit; including the overdraft fee.

### Are other overdraft protection options available?

Yes, we also offer overdraft protection through a link to your savings account, which may be less expensive than Courtesy Pay. To learn more, ask us about this plan.

### Is Courtesy Pay a loan?

No. There are no loan applications to complete. It is a service provided by the Credit Union to assist you with occasional overdrafts.

### How will I know if I use Courtesy Pay?

We will send a notice on the day an overdraft occurs on your account. We will continue to send reminder letters of your overdraft until you bring your account to a positive balance.

### What if I go over my Courtesy Pay limit?

If you exceed the Courtesy Pay limit, any additional items will be returned or declined when presented for authorization or payment.

### Is there a charge for Courtesy Pay?

There are no fees to have the service available on your account. If you use Courtesy Pay you will be charged a \$24.00 fee for each insufficient item as described in our Courtesy Pay Terms & Conditions. The charges associated with Courtesy Pay are also listed in the Schedule of Fees & Charges.

### If I use Courtesy Pay, how long do I have to bring my account into balance?

You should bring your checking account to a positive balance as soon as possible. To keep your account in good standing, you have 30 days to pay any overdraft and associated fees. However, depending on the situation, we can ask for repayment at any time. Any deposit made automatically or by you will first be applied to any overdrawn balance and associated fees.

### What happens if I can't bring my account to a positive balance?

If your balance remains negative for 30 days, your Courtesy Pay service will be suspended or revoked and you risk losing your checking privileges. The service may be reinstated when your account returns to good standing.

We encourage you to always manage your finances responsibly and use Courtesy Pay as an occasional safety net.



Ask About Adding Courtesy Pay to Your Debit Card!