

COURTESY PAY

WE'VE GOT THE SOLUTION FOR YOU!

**You do your math wrong or a deposit doesn't arrive on time.
It happens to the best of us!**

WHAT IS COURTESY PAY?

Courtesy Pay is a service that adds a measure of protection to your personal share draft (checking) account. Courtesy Pay may cover your insufficient funds items for a fee per covered overdraft transaction. That means, instead of returning a share draft to the merchant because of insufficient funds, the Credit Union may pay your item, saving you additional fees. It saves you the embarrassment an overdraft can cause. It also helps protect your credit rating.

HOW DOES COURTESY PAY WORK?

Overdrafts on your share draft account, up to a limit of \$500, may be honored by Pocatello Railroad Federal Credit Union. A fee will be assessed for each item that draws your account negative. You then have up to 45 days to bring the account current.

WHAT IF I ALREADY HAVE OVERDRAFT PROTECTION?

If you have established other overdraft protection methods, we will always look to pay any overdraft by those other methods first before utilizing Courtesy Pay.

DO I HAVE TO APPLY FOR THIS SERVICE?

No. We require no applications or additional signatures. As long as you are a member in good standing, who is not a minor, which includes having a checking account with us for at least 30 days, you make regular deposits to that account, bring your account back to a positive balance regularly and there are no legal orders against the account, your Courtesy Pay privilege remains activated.

HOW CAN I ACCESS COURTESY PAY?

Overdrafts may be paid utilizing your Courtesy Pay funds up to the limit mentioned above for the following types of transactions:

- Checks
- POS/ATM Debit Card Transactions *
- Electronic Transfers
- On Line Bill Pay

(*ATM Debit Card transactions require Opt In for use of Courtesy Pay service.)

