**Courtesy Pay Disclosure and Opt Out Notice**

**What is Courtesy Pay?**
The Credit Union offers the Courtesy Pay service to provide our members with optional, extra protection from overdraft situations, such as “bounced checks,” by allowing their share draft checking account to incur a negative balance up to a pre-established dollar amount. Transactions that can cause an overdraft under the Courtesy Pay program include, but are not limited to, share drafts or checks, Automated Clearing House (ACH) such as pre-authorized items and other electronic transactions. Courtesy Pay is not a loan and payment of overdraft items is not guaranteed. It is meant as a service to cover inadvertent member overdrafts.

**Why do you offer Courtesy Pay?**
The Courtesy Pay service allows members to avoid the inconvenience and subsequent fees associated with returned checks. The service also saves our members from the embarrassment of having items returned to friends, family or merchants they frequent.

**How Does It Work?**
If an item is presented to the Credit Union and there are not sufficient funds available in your account, the Credit Union may choose to pay the item for you. The available balance of your account is your deposit balance minus funds that are “on hold” such as check holds or authorized debit card transactions. The amount of the item and a Courtesy Pay fee will be charged to your account, which will cause your account to have a negative available balance. We will send you a notice that describes the item that was paid, the fee and the resulting balance. You must make a deposit into your account at once for at least the amount that your account is negative. Failure to make a timely deposit may result in collection proceedings, loss of Courtesy Pay service, and/or closure of your account.

**What is the fee for Courtesy Pay?**
Whenever your account overdrafts, a fee will be assessed to your account. If the item is paid through Courtesy Pay, you will see the fee listed as “Courtesy Pay Fee” on your statement. If the item is not paid, for example, if you have exceeded the limit for Courtesy Pay on your account, or if you have “opted out” of Courtesy Pay, the fee will be listed as “NSF Fee” on your statement.

More than one overdraft fee may be charged to your account in a given day depending on the number of items presented. Transactions generally clear your account in the order that they are presented, which may not be the order in which they occurred. This can impact the number of overdraft fees your account incurs.

**How do I sign up for Courtesy Pay?**
You do not have to sign up for Courtesy Pay. Courtesy Pay is available to members in good standing who have had an open share draft/checking account for at least sixty days. Members who close an account and reopen another account may be eligible for Courtesy Pay when they open the new account based on the good standing of the previous account.
Does the Credit Union guarantee payment of overdrafts?
The Credit Union may choose not to offer Courtesy Pay to members that have a delinquent loan, garnishment, levy or declares bankruptcy. Payment of overdraft items is not guaranteed or assured.

What other overdraft protection is available?
The Credit Union offers Overdraft Protection options to members that include a line of credit, automatic transfer from share savings or another specially designated account. Fees and finance charges incurred on alternative options are typically less expensive than usage of the Courtesy Pay service.

You are also able to monitor your account and transfer money using our free 24/7 services via Home Banking.

What if I do not want the Courtesy Pay service?
You may “opt out” of Courtesy Pay with a written request. If you do not want to participate in the Courtesy Pay service, contact us at:

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