

Courtesy Pay is a service that allows us to pay a check written on our member's checking account even if it causes the account to become overdrawn.

Courtesy Pay may provide certain account holders in "good standing" with the ability to overdraw their personal share draft account up to \$525.

If the account has been open at least 30 days and maintained in good standing, defined as:

- A) making regular deposits sufficient to cover transactions;
- B) bringing the account to a positive balance at least once every thirty days or less, and;
- C) there are no legal orders outstanding on your account,

We may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal Non-Sufficient Funds and/or Courtesy Pay charge(s). Whether we pay or return an item, your account will be assessed a fee, either as a Courtesy Pay charge or a Non-Sufficient Funds charge but you will not be charged both fees.

Courtesy Pay offers additional flexibility and convenience in managing account holder funds, and provides peace of mind knowing that checks may be paid up to the authorized overdraft limit.

This non-contractual courtesy of paying overdrafts requires the account holder to sign an opt-in form. It is not a loan. No additional agreements need to be signed, and it costs nothing unless the privilege is used - by initiating checks, electronic funds transfers, or other payment or withdrawal requests for more than is on deposit in the account. If you maintain the account in good standing and have need for this "courtesy," we may, at our sole discretion, pay the item(s) up to the authorized limit, and we will charge the account our normal Non-Sufficient Funds and/or Courtesy Pay charge for each item that overdraws the account.

You may opt in or opt out of Courtesy Pay at any time, but you must do so in writing for the change to take place. If you receive a direct deposit of social security or other federal benefit check, you must opt-out if you do not want us to apply those funds to repay an overdraft.

Courtesy Pay allows American 1 Credit Union to provide a higher level of service to our members by helping to protect your account and reputation when an inadvertent overdraft occurs.

If you have questions, do not hesitate to call Member Services at (888) 213-2848.