

1. What is Courtesy Pay?

Courtesy Pay is a service that allows us to pay a check or ACH debit presented against your checking account, even if paying the item causes the account to become overdrawn. Courtesy Pay helps you avoid merchant charges, collection agency fees, and the embarrassment of checks or ACH debits returned because of insufficient funds. Courtesy Pay offers additional flexibility and convenience in managing accountholder funds and provides peace of mind knowing that items may be paid up to the authorized overdraft limit.

2. Who qualifies for Courtesy Pay?

Courtesy Pay is available 90 days after a checking account is open to members ages 18 and over who are in “good standing” with Everence. Good standing is defined as having:

- a. Regular deposits sufficient to cover transactions;
- b. No account overdrawn for more than 15 days;
- c. No share or loan charge-offs in the past two years;
- d. No more than 50 overdraft items in prior six months;
- e. No legal orders outstanding on the account;
- f. No loan accounts, including Visa credit card accounts, delinquent 30 days or more;
- g. No line of credit closed for any reason.

3. What about fees?

Whether we pay or return an item, your account will be assessed a fee, either as a Courtesy Pay charge or as a Non-Sufficient Funds charge, but you will not be charged both fees. Our current charge per item is \$30. We may change this charge with prior notice to you. If your account is not brought current in 7 days or less, a weekly negative balance fee will be charged for each week it is negative.

4. How does Courtesy Pay relate to overdraft protection?

Using Courtesy Pay may be more costly than other overdraft payment options we may offer. Call the credit union at (800) 451-5719 and talk with a Member Service Representative to find out which option is best for you.

5. What do I have to do to participate in Courtesy Pay?

This non-contractual courtesy of paying overdrafts requires no action on your part. 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 your account. If you maintain the account in good standing and have need for this “courtesy,” we may pay the item(s) up to the authorized limit, and we will charge your account our normal overdraft charge for each item that overdraws the account. You then have up to 30 days to bring the account current. If after 45 days the overdraft amount has not been paid, the credit union will begin collection proceedings.

6. Suppose I don't want to participate in Courtesy Pay?

Although you are not charged for using Courtesy Pay unless you have an overdraft, you may opt-out of Courtesy Pay at any time. If you do not want us to pay your overdrafts, you must tell us (opt-out). For example, if you receive a direct deposit social security or other federal benefit check, you must opt-out if you do not want us to apply those funds to pay an item that would otherwise overdraw your account. To opt out, see below.

7. Where can I get more information?

Check with the staff at your local branch. Or call (800) 451-5719.

Disclaimer: Everence's Courtesy Pay program is a non-contractual courtesy and is discretionary. It is not an obligation of Everence, and we may refuse to provide the courtesy on any checking account at any time and from time to time. Further, we reserve the right to discontinue the program, make changes to the program, or change the eligibility of the program at any time without notice. Members do not have a contractual right to Courtesy Pay, and Courtesy Pay is not guaranteed by the existence of the program.

Option to waive Courtesy Pay services:

I hereby request that Everence Federal Credit Union cancel Courtesy Pay on my checking account. I understand that if I have any item(s) presented to my account with insufficient funds in the account and have not provided standard overdraft protection, the item(s) will be returned unpaid. Items that cannot be returned will be posted to my account. An insufficient funds or overdraft fee will be charged for each item returned or posted.

By signing this form, I understand that Everence Federal Credit Union will not extend Courtesy Pay to my checking account. Further, I understand that if I wish to have Courtesy Pay extended to me in the future, I must meet the eligibility requirements at that time.

Signature _____

Name _____

Date _____

Account number _____

To opt out of Courtesy Pay, complete this form, sign, and bring to your Everence branch. You may fax it to (717) 735-8331 or mail it to Everence FCU, 2160 Lincoln Hwy. E. Ste. 20, Lancaster, PA 17602-1150. No e-mails, please, since this form requires your signature.

Everence Federal Credit Union

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