

**Account Number:**

## **DEBIT CARD COURTESY PAY PROGRAM**

### **Regarding your Consumer Checking Account and Courtesy Pay Protection**

Together Credit Union provides "Courtesy Pay" and Overdraft Transfer Plan as added protection to your Consumer Checking Account and peace of mind to your personal finances. The Courtesy Pay and Overdraft Transfer Plan program honors and pays your checks, ACH debits, transactions, and online bill payments made against insufficient or unavailable funds in your Consumer Checking Account.

Due to Federal Regulations, you are required to "opt-in" to have Debit Card Courtesy Pay privileges on your Debit Card transactions. To do so, simply select the "YES" option below. Note, if you do not opt-in, Debit Card Courtesy Pay will not be accessible to you for your Debit Card transactions. For more information, see the Overdraft Policy (section 14) in the Membership and Account Agreement.

### **What you need to know about overdrafts and overdraft fees.**

An overdraft occurs when you do not have enough in your account to cover a transaction, and the credit union pays the transaction anyway. If your Available Balance is not sufficient to cover a transaction, we may pay the item and charge you an overdraft fee, as defined in our Membership and Account Agreement. It is important that you understand that a transaction could still result in an overdraft even if your Available Balance appears sufficient for the transaction at the time you make it. This is because your Available Balance as it appears at a particular moment may not reflect transactions that you have authorized but that have not yet been paid. If, at the time a transaction is posted, your Available Balance is not sufficient to cover the transaction, the transaction will result in an overdraft regardless of whether your Available Balance appeared sufficient at the time you made the transaction. For further information, please see the sections entitled "Payment of Overdrafts," "Order of Payment" and "Our General Rules on How Transactions Are Posted to your Account" in our Membership and Account Agreement. The best way to avoid overdrafts is to record and track all of your transactions closely.

The credit union covers overdrafts two ways:

- (1) via Courtesy Pay that comes with your account, and
- (2) via Overdraft Transfer Plan, such as a link to a Savings or Line of Credit account. These plans may be less expensive than the standard overdraft practices. To learn more, ask about these plans.

### **What is the Courtesy Pay and Overdraft Transfer Plan that comes with my Consumer Checking Account?**

The credit union authorizes and pays overdrafts for transactions made by checks, other transactions made using your Consumer Checking Account, ACH Debit, ATM Transactions, and automated bill payments.

The credit union does NOT authorize and pay overdrafts for Debit Card transactions, unless you ask us to (see below).

The credit union pays overdrafts at its discretion, which means we do not guarantee we will authorize and pay a transaction. If we do not authorize and pay an overdraft, the transaction will be declined.

### **What fees will I be charged if the credit union pays my overdraft?**

Under our standard overdraft practices, you will be charged up to a \$25 fee each time an overdraft is paid. You may incur multiple returned fees for the same presented check, draft, or item. Consumer Checking Accounts have a limit of twenty (20) cumulative Courtesy Pay and Debit Card Courtesy Pay overdrafts per month. Transactions exceeding this limit will be returned unpaid or declined. A returned item fee of \$25 may apply. (Fee amount effective as of 12/01/2021 and is subject to change with notice.)

### **What if I want the credit union to authorize and pay overdrafts on my one-time Debit Card transactions?**

If you want the credit union to authorize and pay overdrafts on one-time Debit Card transactions, you must select this opt-in option below, sign and date this form and return it to your local branch office, or mail it to: 423 Lynch St. St. Louis, MO 63118. You may also opt in on your mobile device via MobileAccess, online via OnlineAcces, in person at a branch location, or remotely via DocuSign. Please note if you select opt-in for the credit union to pay overdrafts on one-time Debit Card transactions, this will result in you incurring fees for recurring Debit Card transactions that we otherwise may have paid without charging a fee.

**If I opt-in, can I opt-out at a later date?**

Yes, you may opt-out of Debit Card Courtesy Pay for one-time (non-recurring) debit card transactions at any time. You may opt-out through your mobile device via MobileAccess, online via OnlineAccess, in person at a branch location, by calling 800-325-9905 to speak with a representative, or by writing the credit union at 423 Lynch Street, St. Louis, MO 63118. Your request will take effect 3 business days after it is received.

**Debit Card Courtesy Pay Service for one-time debit card transactions:** please check your account choice:

**YES, I want** the Credit Union to authorize and pay any overdraft on my one-time debit card transactions.

**NO, I do not want** the Credit Union to authorize and pay any overdraft on my one-time debit card transactions.

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Please return your completed form to your local branch office or mail it to: 423 Lynch Street, St. Louis, MO 63118