



COURTESY PAY FREQUENTLY ASKED QUESTIONS

1. What is Courtesy Overdraft Privilege?

Courtesy overdraft privilege is a non-contractual courtesy that pays checks, ACH transactions and recurring debit card purchases (such as gym membership dues, cable bill, etc.) up to your overdraft limit of \$400.00. It required no action on your part to enroll. Unity Catholic FCU automatically enrolls qualified members.

2. What is ATM/Debit card courtesy pay?

ATM/Debit card courtesy pay extends the same overdraft limit of \$400.00 to be used at ATM locations and for everyday debit card purchases. **It requires interested members to opt-in.**

3. Why should I opt in?

By choosing to opt-in, you can have comfort in knowing that you could have a safety net to protect you in case of an error in your checkbook or temporary cash shortage. By opting in, we may continue to approve and pay your ATM withdrawals and everyday debit card purchases up to your overdraft limit of \$400.00. This could save you the embarrassment of having your debit card declined at the grocery store, restaurant, etc. We will charge our standard Non Sufficient Fund (NSF) fee of \$25, but your purchase or cash withdrawal will be approved.

4. What happens if I don't opt in?

If you choose to not opt in, we will not make the overdraft limit available to you at the ATM or point of sale for debit card purchases. If your balance is not adequate to cover the ATM withdrawal or debit card purchase, the transaction will be declined. You will continue to have overdraft coverage, up to your limit of \$400.00, for checks, ACH and recurring debit card purchases (such as gym membership dues, cable bill, etc.).

5. Does my spouse need to opt in too?

No. As long as one account owner has opted in, and are both jointly authorized to use the account, it is not necessary.

6. If I don't opt in, will I still have Courtesy Pay for my checks?

Yes. You will continue to have overdraft coverage for checks, ACH and recurring debit card purchases unless you opt-out of that coverage.

7. What do I do if I don't want courtesy pay at all?

To remove overdraft protection from all transactions on your account, you must opt-out for the coverage on checks, ACH and recurring debit card transactions. Then, do not opt-in for the overdraft protection on your ATM and everyday debit card purchases. Simply, let us know you do not want the extra protection on your account. However, keep in mind that checks, ACH and one-time debit card transactions will be returned and you will be charged the standard NSF fee of \$25. Also, keep in mind that we do not charge any fees to have the extra protection on your account. You only pay our standard NSF fee if you use the overdraft coverage.

8. If I opt in and decide I don't like the service, can I remove it from my account?

You can change your decision to opt-in, not opt-in or opt-out at anytime by contacting us.

9. What accounts are eligible for Courtesy Overdraft Privilege and ATM/Debit Card Courtesy Pay?

These services are not available to accounts held by businesses, associations or organizations. Most personal account holders will qualify if you have kept your checking account in good standing by bringing your account to a positive balance which includes at least: (A) Continuing to make deposits consistent with your past practices; (B) You are not in default on any loan obligation to Unity Catholic Federal Credit Union; (C) You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days; and (D) Your account is not the subject of any legal or administrative order or levy.