



## Courtesy Pay (Overdraft Protection Program) Disclosure

Having a check or ACH transaction returned due to insufficient funds can be a costly and humiliating experience, which is why we provide Courtesy Pay, a special overdraft protection service for TruEnergy Federal Credit Union members.

Courtesy Pay gives you an added level of protection against unanticipated cash flow emergencies and account reconciliation errors. At TruEnergy FCU, we do not encourage overdrafts; as always, we encourage you to manage your finances responsibly. The purpose of this service is to save you from the embarrassment, additional merchant fees or other problems that might result if a transaction item is denied because insufficient funds are in your checking account. Transfers from your other overdraft protection options (Savings and/or Overdraft Protection Loan) will be used prior to Courtesy Pay.

If you are a new, active account holder, you will be able to use Courtesy Pay 60 days after the account is opened.

Courtesy Pay provides overdraft protection on payments in the following categories:

- Written checks
- ACH withdrawals
- Cashed On-Us Checks
- In-branch withdrawals

As long as you maintain your account in good standing, TruEnergy FCU may honor overdrafts up to the Courtesy Pay limit on your account. Whether your overdraft will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing. If TruEnergy FCU pays an overdraft, you will be charged fees as described:

- **Courtesy Pay will allow your Checking account to go negative up to \$600.00.**
- You will be charged a **\$30.00 Courtesy Pay Fee** each time we pay to cover an item for you.
- You will not be charged a Courtesy Pay fee for each day your account remains overdrawn. If your account has a negative balance for more than 45 days, TruEnergy FCU may suspend your account and take other steps to recover the funds.
- There is no limit on the total Courtesy Pay fees charged for overdrawing your account.
- No interest will be charged on the Courtesy Pay overdraft balance.

The history shown in Home Banking and on your periodic statement will describe the fee as: “Courtesy Pay Fee”. Overdrafts above and beyond your established Courtesy Pay limit may result in a transaction(s) being returned to the payee. The standard \$30.00 NSF (non sufficient funds) Fee will be charged per item and assessed to your account.

You are responsible to pay any negative balance in your account, and should make every attempt to bring your account to a positive balance within 30 days. If you are not able to do so, you will receive a letter from TruEnergy FCU informing you of the situation and your options. If, after a period of time, your account has not been brought to a positive balance, we may suspend your account and take other steps to recover the funds, including collection and/or legal action. You will be responsible for all costs of collection including, but not limited to, collection fees, attorney fees, and court costs.

Each monthly statement will summarize the total amount of Courtesy Pay fees assessed for each month, as well as the year-to-date total of fees. They will be totaled on the periodic statement as: “Total Overdraft Item Fees”.

Courtesy Pay costs you nothing unless you use it. If you would like to “opt out” of this service, you may do so by (1) calling 800-952-3999 or 703-750-4394; (2) visiting our branch; or (3) mailing a request to: P.O. Box 1607, Springfield, VA 22151.

The best way to avoid overdrafts and NSF fees is to manage your account so you don’t overdraw it; however, if a mistake occurs, TruEnergy FCU offers additional ways to cover overdrafts in addition to Courtesy Pay.

Limitations: Courtesy Pay is a non-contractual product that is available to individually/jointly owned accounts in good standing for personal or household use. TruEnergy FCU reserves the right to limit participation to one account per household and to discontinue this service without prior notice.