



Courtesy Pay Disclosure

Courtesy Pay is a service that allows us to pay items presented against a member's checking account even if it causes the account to become overdrawn. Courtesy Pay may provide certain accountholders who's accounts are in "good standing," with the ability to overdraw their checking account up to \$1,000 depending on qualification. The Courtesy Pay limit includes any Courtesy Pay fees assessed.

If the account has been open at least 60 days and maintained in good standing, we may, at our sole discretion, pay overdrafts up to the limit mentioned above, including our Courtesy Pay fee(s). Your checking account is considered in good standing if A) You make regular deposits sufficient to cover transactions; B) You return the account to a positive balance at least once every thirty (30) days or less; C) There are no legal orders outstanding on your account; and D) No loan accounts are delinquent. 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 (NSF) charge but you will not be charged both fees. Our current charge per item is \$32, which may be changed with prior notice to you. There is no limit on the total fees we can charge you for overdrawing your account. Courtesy Pay offers additional flexibility and convenience in managing accountholders funds and provides peace of mind knowing that items may be paid up to the authorized overdraft limit.

The **Courtesy Pay Opt-In Option** allows Altana FCU to authorize and pay overdrafts when funds are not available. You must give us permission to pay your overdrafts by signing an opt-in form and returning it to Altana FCU. It is not a loan. It costs nothing unless the privilege is used. 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 or Courtesy Pay charge for each item that overdrafts the account. Altana Federal Credit Union is not under any legal obligation to pay overdrafts and holds no responsibility for unpaid items. We will send you a notice each time an overdraft occurs. The standard overdraft option will cover the following items:

- Checks and other transactions made using your checking account number, including checks cashed at a teller window
- Automatic bill payments
- ACH withdrawals
- ATM & Debit Card transactions

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 notify us in writing ("opt-out"). 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 repay an overdraft.

Using Courtesy Pay may be more costly than other overdraft payment options, such as keeping a higher balance in your savings account. Please speak to a Financial Services Representative at (406) 651-AFCU (2328) or toll-free at (800) 221-7555 to discuss your options. Courtesy Pay allows Altana FCU to provide a higher level of service to our accountholders by helping to protect your account and reputation when an inadvertent overdraft occurs..