



MEMBERS 1st
FEDERAL CREDIT UNION

Courtesy Pay Opt-out or Opt-in Request

What is Courtesy Pay?

Courtesy Pay is a discretionary service offered by Members 1st to eligible checking accounts to pay items, such as checks, draft, ACH debits, online bill pay or recurring debit card transactions, presented for payment in the event you have an insufficient available balance. Courtesy Pay is only used when no funds are available in your checking account, and you have exhausted available funds from enrolled overdraft savings or lines of credit overdraft sources. With Courtesy Pay, Members 1st may pay items presented against your account, even if it takes your account negative up to the amount of the current overdraft limit.

What cost is involved with Courtesy Pay?

There is no cost for Courtesy Pay unless you use the service. If an item is presented and causes an overdraft in your account of more than \$5.00, then the fee to pay the transaction using Courtesy Pay is \$32. Without Courtesy Pay, this transaction will not be paid, and you may be charged \$32 nonsufficient funds (NSF) fee. If a check, draft, ACH or bill pay transaction of \$5.00 or less causes an overdrawn balance, we will refund the overdraft/NSF fee associated with the transaction. Debit card transactions \$5.00 or less that cause an overdraft will not be charged an overdraft/NSF fee. You will not be charged more than 6 courtesy pay and/or NSF fees within the same calendar day.

Your Account may be charged for each overdraft. Items may be presented for payment multiple times and may be subject to a fee each time it is presented or represented. For additional information regarding this service and your rights, consult the Membership and Account Agreement and the Initial Consumer Disclosures incorporated by reference.

If you opt out your overdraft protection sources will not change.

Courtesy Pay Opt-out

To opt out, please return this completed form with your name, account number and signature.

I/We do not want the credit union to pay my/our overdrafts under the Courtesy Pay service. If items are presented for payment and my/our checking account and linked overdraft protection transfer sources have an insufficient available balance I/we understand that the item(s) will be returned unpaid and my/our account will be charged a \$32 (NSF) fee.

Printed Name

Account Number

Date

Opt-in

I/We have changed my/our mind(s) and want Members 1st to pay any items presented against an insufficient available balance using the Courtesy Pay service. I/we understand that this is a discretionary service and my/our account must be eligible and remain in "good standing" to participate in this service. I/We understand that a Courtesy Pay fee will be charged for each item paid using the Courtesy Pay limit and I/we agree to repay any resulting negative balance within 30 days.

Printed Name

Account Number

Date

Office Use Only

Symitar ID# _____

Branch# _____

Entered Date _____

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- **Please return the completed form to Deposit Operations**