



## Courtesy Pay Form

### What you need to know about Overdrafts and Overdraft/Courtesy Pay Fees

Partner Colorado Credit Union Courtesy Pay/Overdraft Coverage is a service that the Credit Union may elect to use if your account has become overdrawn. It is not an invitation to overdraw your account, but an added layer of safety should you accidentally overdraw. If you don't have enough money in your account to cover a check, an automatic bill payment, or an ATM withdrawal, and you have "opted in" to Courtesy Pay/Overdraft Coverage, the Credit Union may elect to cover your transaction by authorizing withdrawals for amounts in excess of your member account balance, up to your specified courtesy pay limit for overdrafts. We also offer overdraft protection plans, such as a link to a savings account or line of credit, which may be less expensive than our standard Courtesy Pay practices. To learn more, ask us about these plans.

The Membership Account Agreement (and any amendments thereto) controls the duties, obligations and rights you have with regards to your account. The terms of the Membership Account Agreement shall control in any possible conflict between this notification and the Membership Account Agreement.

### What are the standard overdraft practices that come with my account?

By "opting" to receive Courtesy Pay/Overdraft coverage, you acknowledge that you may be charged fees for certain transactions. These include, but are not limited to, overdraw transactions authorized on account balances appearing to show sufficient available funds to cover a transaction that are subsequently posted on a negative available balance. In addition, fees may be generated after a merchant attempts multiple automatic draws from an account with a negative balance. Please see the Account Agreement section titled "Overdrafts" for more information.

We **DO** authorize and pay overdrafts through Courtesy Pay for the following types of transactions:

- Checks and other transactions, such as automatic monthly mortgage and insurance payments made using your checking account and routing number.
- Recurring debit card transactions, such as monthly subscriptions and other prearranged bill payments
- Automatic bill payments (ACH)

We **DO NOT** authorize and pay overdrafts using Courtesy Pay for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

**What fees will I be charged if Partner Colorado pays my overdraft?**

Under our standard Courtesy Pay overdraft practices:

- We will charge you a fee of up to \$35.00 each time we pay an overdraft.
- A maximum of 10 Courtesy Pay fees will be assessed per day.

By agreeing to have my overdrafts paid by the Credit Union, I acknowledge that I have a right to revoke or change my election at any time. The change request must be provided in writing.

**What if I want Partner Colorado to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

To request Courtesy Pay overdraft coverage for your ATM withdrawals and debit card transactions or for more information, please:

- Complete the online form below and submit now; or
- Call us at 303.422.6221 or 800.367.2474

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Yes, I want Partner Colorado Credit Union to consider authorizing and paying overdrafts on my ATM and everyday debit card transactions using Courtesy Pay.

No, I do not want Partner Colorado Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions using Courtesy Pay.

First and last name: \_\_\_\_\_

Account number: \_\_\_\_\_ Last four digits of SSN: \_\_\_\_\_