# Courtesy Pay & Overdraft Protection Services

**Covering Checks, Electronic Payments, and Debit Transactions**

## PERSONAL ACCOUNTS

Once your account has been opened and established for 30 days, you may qualify for Courtesy Pay. If qualified, your transactions against insufficient funds may be paid up to your Courtesy Pay limit after attempting your selected overdraft account(s).

Courtesy Pay may cover your electronic/ACH payments, paper checks, and recurring debit transactions. Debit Protection may also cover your everyday debit and ATM transactions, although we do need separate authorization, from you, to cover these items (due to federal regulations).

Overdraft Protection and Courtesy Pay options as they apply to specific transaction types:

| **Personal Accounts** | Overdraft Transfers Only | Courtesy Pay **with** Debit Protection | Courtesy Pay **without** Debit Protection *(Overdraft transfers from other accounts will always be attempted first)* | Courtesy Pay Off/Non-Qualified |
|---|---|---|---|---|
| Everyday Debit & ATM Transactions | Automatic transfers made in exact increments to cover the transaction and fee. | Transaction covered | Transaction denied | Transaction denied |
| Recurring Debit Transactions | | Transaction covered | Transaction covered | Transaction returned |
| Electronic (ACH) & Paper Checks | | Transaction covered | Transaction covered | Transaction returned |

Courtesy Pay allows your transactions to clear the first time, eliminating the need to re-coordinate payments with your payees and receiving multiple fees for the same item. We will charge a $5 fee for each Overdraft Transfer, a $27 fee for each transaction returned, and a $27 fee for each transaction covered with Courtesy Pay. Any funds owed to Coast Central must be paid in full within 45 days. You may choose at any time to not participate in Courtesy Pay by contacting us at (707) 445-8801.

*Courtesy Pay is a discretionary service and only available for qualifying accounts. If your account does not qualify, most transactions attempted against insufficient funds will be declined. Declined debit card transactions do not incur fees (except recurring debit transactions), but for each returned check or electronic (ACH) payment, you will be charged a fee.*

*Belonging Never Felt Better* ®

**Coast Central**
Credit Union

# Courtesy Pay & Overdraft Protection Services

**Covering Checks, Electronic Payments, and Debit Transactions**

## BUSINESS & TRUST ACCOUNTS

Once your account has been opened and established for 30 days, you may qualify for Courtesy Pay. If qualified, your transactions against insufficient funds may be paid up to your Courtesy Pay limit after attempting your selected overdraft account(s).

Courtesy Pay may cover your electronic/ACH payments, paper checks, and all debit transactions.

Overdraft Protection and Courtesy Pay options as they apply to specific transaction types:

| **Business & Trust Accounts** | Overdraft Transfers Only | Courtesy Pay | Courtesy Pay Off/Non-Qualified *(Overdraft transfers from other accounts will always be attempted first)* |
|---|---|---|---|
| Everyday Debit & ATM Transactions | Automatic transfers made in exact increments to cover the transaction and fee. | Transaction covered | Transaction denied |
| Recurring Debit, Electronic (ACH), & Paper Checks | | Transaction covered | Transaction returned |

Courtesy Pay allows your transactions to clear the first time, eliminating the need to re-coordinate payments with your payees and receiving multiple fees for the same item. We will charge a $5 fee for each Overdraft Transfer, a $27 fee for each transaction returned, and a $27 fee for each transaction covered with Courtesy Pay. Any funds owed to Coast Central must be paid in full within 45 days. You may choose at any time to not participate in Courtesy Pay by contacting us at (707) 445-8801.

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