

# 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 <i>(Overdraft transfers from other accounts will always be attempted first)</i>	without Debit Protection	Declined/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

## 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	
		<i>(Overdraft transfers from other accounts will always be attempted first)</i>	
			Courtesy Pay Declined/Non-Qualified
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

**ALL ACCOUNTS:** 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 that exceeds \$10.00, a \$10 fee for each transaction returned, and a \$20 fee for each transaction covered with Courtesy Pay after the checking account has exceeded a negative \$10.00 balance. 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.*

