

## Reliant Community Federal Credit Union Courtesy Pay Privileges

Courtesy Pay is Reliant's overdraft protection service that honors payments against Reliant checking accounts when there are not sufficient checking account funds available to cover the payments. Many members find that this protection offers them peace of mind. You may never have to access Courtesy Pay, in which case, there is no cost to you. Courtesy Pay is available to members in good standing. Courtesy Pay is available on all checking accounts.

The Courtesy Pay service covers personal, business, and association checking accounts. Accounts are reviewed at account opening to determine whether the account qualifies for the service. Expanded Courtesy Pay requires you to opt-in. You can opt-in or opt-out at any time. Reliant reserves the right to discontinue Courtesy Pay privileges on any or all accounts at any time without prior notice. You may request not to participate in the service by contacting us.

The purpose of Courtesy Pay is to provide improved service to members by paying checking account items when an error has been made and funds are not currently available. We encourage you to track your account activity and to manage your account responsibly. Courtesy Pay privileges are not intended for members to intentionally write checks prior to having funds on deposit. Since qualifying items will not be returned or rejected, members will not be subject to vendors' returned item fees, in addition to Reliant's existing insufficient funds fee. Additionally, since the items will have been paid, vendors will have no knowledge that sufficient funds were not available at the time they were presented for payment.

Member with payments covered by this service will be required to repay the overdrawn balance immediately or future Courtesy Pay privileges may be denied. If funds are available in other Reliant accounts owned by the member, Reliant may transfer those funds to the checking account to cover all or part of any negative balance. Other circumstances which could result in discontinuation of Courtesy Pay privileges include excessive returned items, loan delinquency, and other account misuse.

### Courtesy Pay Features

- Reliant offers an overdraft line of credit to qualified members as well as an overdraft from savings option. These options may be less expensive than Standard Courtesy Pay practices. For additional information on overdraft options contact us.
- Existing overdraft accounts will continue to be accessed first before considering payments for Courtesy Pay.

- When a qualified payment is covered, your checking account will incur a \$35 Courtesy Pay service fee.
- Qualified payments will be covered up to a negative \$535 in your checking account. Any payment (plus the associated fee) which would lead to a negative balance greater than this amount will be returned or rejected. Each returned item will be charged an insufficient fund fee.
- Only your current checking account available balance will be considered when determining whether an item qualifies for Courtesy Pay privileges.
- Please note that Reliant reserves the right to determine whether any particular item qualifies for the service.

### Personal Checking Accounts

**Standard Courtesy Pay** covers checking account items including checks, online bill payment transactions, and ACH items (automated clearing house electronic payments such as utility payments). It does not cover point-of-sale (POS) Visa debit card transactions. If a POS transaction is presented and funds are not available, the transaction will be denied. Eligible members automatically qualify for Courtesy Pay.

**Expanded Courtesy Pay** covers all of Standard Courtesy Pay checking account items and in addition, it also covers everyday point-of-sale (POS) Visa debit card transactions. If a POS transaction is presented, the transaction will be approved up to the negative \$535 balance in the checking account. **You must opt-in for coverage of everyday point-of-sale transactions. Contact our Member Service Center at 800-724-9282, go to [www.reliantcu.com](http://www.reliantcu.com), or stop in at any branch.**

### Business and Association Accounts

Courtesy Pay covers checking account items including checks, online bill payment transactions, ACH items (automated clearing house electronic payments such as utility payments), and everyday point-of-sale (POS) Visa debit card transactions. There is no opt-in required for POS transactions. Courtesy Pay Features apply to business and association checking accounts.