

Reliant Credit Union Courtesy Pay Privileges

Courtesy Pay is Reliant's overdraft protection service that honors payments against qualified Reliant accounts when there are not sufficient account funds available to cover these 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.

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.

The purpose of Courtesy Pay is to provide improved service to members by paying qualified account items when 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.

Members with payments covered by this service will be required to repay the overdrawn balance immediately or future Courtesy Pay privileges may be denied. By having Courtesy Pay, you authorize Reliant to transfer any available funds in other Reliant accounts owned by you to the negative account to cover all or part of any negative balance. Reliant shall not be liable if it is unable to or does not transfer funds to cover the negative account balance. Please see the Member Account Agreement for further information on account funds being applied to balances. You may request not to participate in the service by contacting us.

Circumstances which could result in discontinuation of Courtesy Pay privileges include excessive returned items, loan delinquency, and other account misuse. Reliant reserves the right to discontinue Courtesy Pay privileges on any or all accounts at any time without prior notice.

Members must be at least 18 years of age to qualify for Courtesy Pay. Reliant reserves the right to determine whether any particular item qualifies for the service.

In addition to Courtesy Pay, Reliant offers an overdraft line of credit to qualified members as well as an overdraft protection from savings program. These options may be less expensive than Standard Courtesy Pay practices.

How Courtesy Pay Works

- Existing overdraft accounts will continue to be accessed first before considering payments for Courtesy Pay.
- Any covered payment will incur a Courtesy Pay fee as disclosed in Reliant's Rate and Fee Schedule.
- Payments will be covered up to a negative \$535 in your 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 available account balance will be considered when determining whether an item qualifies for Courtesy Pay privileges.

Standard Courtesy Pay covers qualified account items including checks, qualified ACH items (automated clearing house electronic payments such as utility payments), recurring debit card and online bill payment transactions when a member overdraws his/her account or when funds are not currently available in the account. Eligible members automatically qualify for Courtesy Pay.

Expanded Courtesy Pay covers all of Standard Courtesy Pay qualified account items and in addition, 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 Services team to opt-in.

Business and Non-Profit Accounts

Courtesy Pay covers qualified 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 applies to qualified business and non-profit accounts.

Contact Member Services by calling 800-724-9282, visiting reliantcu.com, or stopping in at any branch.