

My Courtesy Pay - Automatic Overdraft Protection is Back!

Made a Mistake on your checking? We have you covered up to \$300. Avoid embarrassing returned checks and avoid the merchant return fee at the store. You are automatically signed up if you meet the disclosure conditions. *****

*******For full and complete Overdraft Coverage to include ATM & Debit Card Withdraws from you account, please go to our website www.mycutx.com and click the overdraft banner and accept the overdraft agreement for your debit card and ATM withdraws. Call us if you need help.**

My Credit Union- My Courtesy Pay Disclosure

My Courtesy Pay is a service offered to our members for their personal checking account. My Credit Union may honor overdrafts of individual checking accounts subject to certain conditions and limitations as set forth in this disclosure. There will be a \$30.00 non-sufficient funds fee for each item that overdrafts the account including items that are paid using this program.

All members over the age of 18 years may be eligible for courtesy pay as long as their account remains in good standing. Good standing consists of making regular deposits and bringing your account to a positive balance at least once every ten days; not being delinquent on a loan with My Credit Union; not having caused a loss to My CU and is not subject to any legal or administrative order or levy. Accounts have to be in good standing to be eligible for the courtesy pay program. All existing checking accounts must be opened for a minimum of 90 days. Youth accounts with checking and business checking accounts are not eligible for this program. Members are subject to a maximum courtesy pay of \$300.00, including non-sufficient fund fees. Primary and/or joint owners may request and/or remove their account(s) from the courtesy pay program at anytime. Primary and all other joint owners shall be jointly and completely responsible for the overdraft and the non-sufficient fund fees.

The following items will be covered under the courtesy pay program: checks issued to a third party, ACH debits and withdrawals, service or check charges, and checks issued to third parties cashed at teller's window.

My Courtesy Pay is a non-contractual agreement between My Credit Union and its members. My CU has the right to revoke the program or eliminate any checking account from the program based on poor performance of the account, failure to cover the overdrafts, or any member appearing to be abusing the courtesy pay program. My CU has the option to either honor the overdraft or return the item for insufficient funds even though we may have previously paid overdrafts for the member. My Courtesy Pay is not a loan. There is no interest charged on any overdraft or unpaid overdraft charge. There will be no late charges or fees other than the non-sufficient funds fee charge. My CU will not mail notification of any overdraft item paid or returned. Members are responsible for maintaining their account balance and may monitor their account via free online banking, or by calling MYCU. Overdraft items will be posted in accordance with My Credit Union's existing checking procedures.

My Courtesy Pay Opt-Out Form:

I do not wish to have My Courtesy Pay service available to me. By signing this form, I understand My Credit Union will not cover overdrafts to my checking account through the courtesy pay program and any item(s) presented against insufficient funds will be returned unpaid with applicable non-sufficient funds fee charged. Additionally, I understand that if I wish to have this courtesy pay offered to me in the future I will have to meet all the eligibility requirements at that time.

Signature: _____ **Date:** _____

Printed Name: _____ **Account Number:** _____

**If you do not want this service, complete, sign and return the Opt-Out form to the following address:
My Credit Union, Attn: Accounting, 5744 Watauga Rd. Watauga, TX 76148**