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**This Credit Union is federally insured by the National Credit Union Administration.**

## GEORGIA UNITED CREDIT UNION COURTESY PAY DISCLOSURE

Courtesy Pay is a service we provide to our Unified Checking Account members to cover unintended overdrafts. We offer overdraft services to ensure your eligible items are paid. Courtesy Pay is not a loan and is not subject to interest charges or late fees; however, items paid are subject to fees. Please read this entire disclosure to understand the eligibility criteria and other constraints as explained below.

- **You are NOT required to have this service on your account** – You may opt-out at any time.
- **The payment of overdrafts is not guaranteed** – When funds are not available in your account and any overdraft option you have on your account has been exhausted, Courtesy Pay will pay overdrafts up to the discretionary amount allowed on your account. At account opening, you will automatically receive check and ACH courtesy pay service. **ATM and debit card transactions do not have automatic overdraft coverage. If you would like Courtesy Pay coverage for your ATM and debit card transactions, you must opt-in separately for those products.** Payment of overdraft items is at our sole discretion and we reserve the right not to pay, even if we have paid previous overdrafts.
- **You will be charged an overdraft fee for each insufficient item paid into overdraft** – You will be charged our normal overdraft or return item fee, for each item that is presented. Please refer to the Rate and Fee Schedule for the current fee. When more than one overdraft item is presented and paid, multiple overdraft fees may be charged. Both the amount of the overdraft items and all other fees, including but not limited to overdraft fees, are included in the overdrawn discretionary amount allowed on your account.
- **Deposits to Overdrawn Accounts** – All deposits to overdrawn accounts are applied to the negative balance. If you receive a Social Security direct deposit or other federal benefit check, you must opt-out of Courtesy Pay if you do not want us to apply those funds to repay an overdraft.
- **Closing of Overdrawn Accounts** – Checking accounts that remain overdrawn for 45 consecutive calendar days will be closed and charged off.

**Eligibility Criteria:** No application is required; eligibility is at the discretion of the Credit Union. You may not be granted Courtesy Pay if:

- Your account type is not eligible. Courtesy Pay is only offered on Unified Checking Accounts.
- You are more than 30 days past due on any Credit Union loan or if you are delinquent on any other obligation to the Credit Union.
- You are subject to any legal or administrative orders, levy or are currently a party in a bankruptcy proceeding.
- You have an outstanding Overdraft Repayment Plan balance.
- Your account is being reviewed for fraudulent activity.
- The primary account owner is less than 18 years old.
- A ChexSystems or another negative indicator has been reported to us.

- Your account is classified as inactive.
- You have an unresolved prior loss with the Credit Union.
- We do not have a valid address for you.
- Your account has been restricted.

**Transactions Eligible for Courtesy Pay Coverage:**

Checks	ACH transactions	In-person withdrawals
Online Banking	Transfers	ATM/Debit Card**

**\*\*ATM/ Debit Card Transactions** - Courtesy Pay will only be available for ATM and debit card transactions *if you authorize the Credit Union to pay* those transaction types. If you authorized Courtesy Pay for ATM transactions, please verify your balance before initiating an ATM withdrawal.

**Obligation to Repay:** You must bring your account to a positive balance within thirty (30) days of the overdraft. Failure to do so may result in account suspension or termination and our possible exercise of right to offset without prior notice collection actions and negative credit reporting. Please contact us immediately if you are unable to pay your full balance within the required timeframe. If we pay an overdraft on an account with more than one owner, each owner is jointly and severally liable for such overdrafts and/or fees. We may change or remove your limit at any time without prior notice.

**Overdraft Protection Options:** There are overdraft protection options available to you which may be less costly. We encourage you to review all of our overdraft protection options. You are not required to use any of our overdraft protection services. Please visit one of our branches or call a Member Care Representative to inquire on these products and obtain applicable terms and conditions.

Product/Service	Description	Cost
<i>Transfer from another account</i>	You are already authorized, in advance, to transfer funds to cover overdrafts automatically from other Georgia United accounts.	Refer to the Rate and Fee Schedule for current fees.
<i>Overdraft Line of Credit and / or Visa® Credit Card</i>	This product requires you to complete an application. Approval and Annual Percentage Rate (APR) are based on your creditworthiness.	APR (Loan advances are subject to interest charges.)

**Courtesy Pay Opt-Out:** You may opt out of Courtesy Pay at any time. To opt-out of all Courtesy Pay coverage, contact our Member Care Center at 1.888.493.4328, visit a branch, or download the Courtesy Pay Opt-Out form online. There is no fee to opt in or opt out. If you opt out you are instructing us to return any overdraft items unpaid. The Credit Union will charge a returned item fee for checks and ACH transactions which are returned. If those items are presented more than once, the Credit Union will charge a fee each time an item is returned. If you opt-out, you may still be charged our returned item fee. Please refer to the Rate and Fee Schedule for the current fee. Members who receive Social Security, federal direct deposit or any other entitlement benefit must opt-out if they do not want the Credit Union to apply those funds to pay an overdraft.

**Payment Order of Items:** The order in which items are presented may affect the fees assessed to your account. We pay all items based on presentment order. Please refer to your Account Agreement for additional information.

**Fees are Based on your Available Balance versus “Actual Balance”:** Your available balance can differ from your account balance and an overdraft can occur even when you have a positive account balance. Your actual balance is the amount of money that is actually in your account at any given time. It reflects transactions that have posted to your account, but not transactions that have been authorized and are pending. Your available balance is the amount of money in your account that is available to you to use without incurring an overdraft fee. For example, merchant authorizations can reduce your available balance. We post debit card authorizations and settlements from merchants as we receive them and we cannot control when we receive them. Holds placed on your available account balance for pending debit card/electronic transactions, including gasoline, hotel/rental car deposits, etc., may reduce your available balance and cause your account to become overdrawn.

**Minimize Fees by Monitoring Your Account:** Courtesy Pay is intended to provide coverage to ensure your items are paid. You should use your checking account responsibly and not intentionally overdraw your account. The best way to minimize overdraft fees is to monitor your account balance and ensure you have sufficient funds at all times. We offer several tools to help you monitor your account, such as Online Banking, our Mobile App and Instant Access Telephone Teller. All of these services are free. The best method to avoid paying Courtesy Pay fees is to record and track all of your transactions closely. Our online, mobile and telephone banking systems may not know all your transactions. For example, our systems will not know if you have written a check or used your Credit Union debit card and the transaction has not cleared.

**Account Agreement:** Your Account Agreement describes the duties, obligations and rights of depositors, authorized signatories and the Credit Union with regard to your deposit accounts. To the extent there is any conflict between the terms of this disclosure and the Account Agreement, the terms of the Account Agreement shall govern.

**Termination:** We may terminate or suspend the Courtesy Pay service at any time without prior notice. In no event shall any termination relieve you of your obligation to repay such sums already paid, including but not limited to, Courtesy Pay fees, collection costs and attorneys' fees, if any.

The Credit Union may change the terms of this program at any time without notice.