



Courtesy Pay Disclosure

We've all been there - forgot to make a deposit, didn't write down that quick ATM withdrawal, and now you're faced with a transaction being declined or returned. You now will get rid of the unneeded stress and avoid an inconvenient and potentially embarrassing experience.

At Plus Credit Union, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result from an unpaid item.

What is Courtesy Pay?

Courtesy Pay is an overdraft service requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit. Your Courtesy Pay limit may be available for checks and other transactions made using your checking account number, automatic bill payment, and recurring debit card transactions.

How does Courtesy Pay work?

We are not obligated to pay any item presented for payment if your account does not contain sufficient funds; however, as long as you are eligible we may approve your overdraft items within your current available Courtesy Pay limit as a non-contractual courtesy.

Eligibility is based on you managing your account in a reasonable manner. There is criteria that you must meet for us to give you the Courtesy Pay service.

You will not be eligible for the Courtesy Pay service if:

- You do not bring your account to a positive balance within 7 calendar days (including all credit union fees and charges)
- You have an account less than 90 days
- Your account is a business or organizational account, or your account type is not eligible
- Your loan or other obligation to the credit union is delinquent
- You have caused a loss to the Credit Union
- You are subject to any legal or administrative order, garnishment, levy, or are currently a party in a bankruptcy proceeding
- Your account is inactive
- We do not have a valid address for you
- A ChexSystems or any other negative indicator has been reported to us
- We believe you are not managing your account in a reasonable manner which may harm you or us

Please note that the amount of overdraft plus our Courtesy Pay Fee of **\$35.00** for each item will be deducted from your Courtesy Pay limit. If the item is returned, the Non-Sufficient Fee (NSF) of **\$35.00** will be deducted from your account.

What is my Courtesy Pay limit? If I have two checking accounts, can I get Courtesy Pay on both?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household, you may have a limit on all eligible accounts.

Student Checking	N/A
Member and Essential Checking	\$500.00
Integrity Checking	\$300.00

What does my Courtesy Pay cost?

There is no additional cost associated with this privilege unless you use it. To help you manage your account, your monthly checking statement will reflect all paid and returned items for the current month and year-to-date fees.

What if I am not interested in Courtesy Pay?

If you would like to opt out of this service, please submit your request in writing to:

Plus Credit Union
Attn: Courtesy Pay
PO BOX 26597
Las Vegas, NV 89126