



COURTESY PAY SERVICES CONSENT DISCLOSURE

HOW DOES MY ACCOUNT BECOME ELIGIBLE TO BE IN THIS PROGRAM?:

- You must be at least 18 years old
- Account must be open for at least 30 days
- Must have an ACH direct deposit of at least \$500.00 within the last 32 days

Must be a member in good standing:

- No delinquent loans for 15 days or over or no charged-off loans with Tri Boro FCU
- All member information such as address, etc. must be current
- Cannot be a business account
- Cannot be an estate account

HOW CAN MY ACCOUNT BE REMOVED FROM THIS PROGRAM?:

- You opt-out in writing or by a phone call
- The eligibility criteria (above) are no longer met
- You are no longer a member in good standing (above)

Account owners will not be notified of their qualifying account's removal from the program.

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS & OVERDRAFT FEES UNDER THIS PROGRAM

An overdraft occurs when you do not have enough money in your qualifying account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two ways:

1. We have our voluntary elected plan (Courtesy Pay) that comes with your account if qualifications are met.
 - a. See eligibility requirements above
 - b. Must be a member in good standing. I.E. no suspicion of fraud, no account default, etc.
2. We also offer overdraft protection plans, such as a link to a share/savings, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our voluntary elected practice (Courtesy Pay).

WHAT IS THE VOLUNTARY ELECTED PLAN THAT COMES WITH MY ACCOUNT?

We **DO** authorize and pay overdrafts for qualifying accounts for the following types of transactions

UNLESS YOU ASK US NOT TO (OPT-OUT):

Share drafts/checks, and other transactions made using your share draft/checking account
Automatic bill payments, ACH transactions

We **DO NOT** authorize and pay overdrafts for qualifying accounts for the following types of transactions

UNLESS YOU ASK US TO (OPT-IN):

One-time Debit Card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

WHAT FEES WILL I BE CHARGED IF THE CREDIT UNION PAYS MY OVERDRAFT?

Under our voluntary elected plan:

We will charge you a fee of \$25.00 each time we pay an overdraft transaction. Refer to the Limits and Fees Schedule for all fees related to our overdraft services.

There is no limit on the total fees we can charge you for overdrawing your account.

WHAT IF I WANT THE CREDIT UNION TO AUTHORIZE AND PAY OVERDRAFTS ON MY ONE-TIME DEBIT CARD TRANSACTIONS FOR MY QUALIFYING ACCOUNT?

If you want us to authorize and pay overdrafts on one-time debit card transactions, complete the Courtesy Pay Services Consent Election Form which can be personally delivered or mailed it to: Tri Boro Federal Credit Union 600 East 8th Avenue Munhall PA 15120 or call 412-461-3018.



COURTESY PAY SERVICES CONSENT ELECTION FORM

IF THERE IS MULTIPLE OWNERS ON THE DEBIT CARD ACCOUNT, EITHER ACCOUNT OWNER CAN ACT ON BEHALF OF ALL OWNERS ON THIS ACCOUNT. ONLY ONE (1) ACCOUNT OWNER SIGNATURE IS NEEDED TO ADD OR REMOVE THE OVERDRAFT COVERAGE.

BY SIGNING BELOW, I ATTEST THAT I HAVE RECEIVED A PERSONAL COPY OF THE COURTESY PAY CONSENT DISCLOSURE, READ THE DISCLOSURE AND AGREE WITH THE TERMS AND CONDITIONS OF THIS PROGRAM.

CHOOSE ONE (1) OPTION ONLY.

FAILURE TO ELECT AN OPTION WILL NOT REMOVE YOUR ACCOUNT FROM QUALIFICATION REVIEW AND DISCLOSED OVERDRAFT AND OVERDRAW FEES WILL APPLY

ELECTION OPTION 1	ELECTION OPTION 2	ELECTION OPTION 3
<p><u>I WANT</u> the Credit Union to pay my qualifying account's overdrafts on my Share Draft/check, ACH and Automatic Bill Payment transactions.</p> <p><u>I UNDERSTAND</u> that <u>I WILL</u> be charged voluntary elected fees for my Share Draft/check, ACH and Automatic Bill Payment transactions as disclosed.</p> <p align="center">AND</p> <p><u>I WANT</u> the Credit Union to pay my qualifying account's overdrafts on my One-time Debit Card transactions.</p> <p><u>I UNDERSTAND</u> that <u>I WILL</u> be charged voluntary elected fees for my One-time Debit Card transactions as disclosed.</p> <p align="center">Sign and Date Below to Elect Option 1:</p> <p align="center">X</p>	<p><u>I WANT</u> the Credit Union to pay my qualifying account's overdrafts on my Share Draft/check, ACH and Automatic Bill Payment transactions.</p> <p><u>I UNDERSTAND</u> that <u>I WILL</u> be charged voluntary elected fees for my Share Draft/check, ACH and Automatic Bill Payment transactions as disclosed.</p> <p align="center">AND</p> <p><u>I DO NOT WANT</u> the Credit Union to pay my qualifying account's overdrafts on my One-time Debit Card transactions.</p> <p><u>I UNDERSTAND</u> that <u>I WILL</u> be charged ordinary overdraft fees for my One-time Debit Card transactions as disclosed.</p> <p align="center">Sign and Date Below to Elect Option 2:</p> <p align="center">X</p>	<p><u>I DO NOT WANT</u> the Credit Union to pay <u>ANY</u> of my qualifying account's overdrafts on my Share Draft/check, ACH, Automatic Bill Payment and One-time Debit Card transactions.</p> <p><u>I UNDERSTAND</u> that <u>I WILL</u> be charged ordinary overdraft fees for <u>ALL</u> overdraft transactions as disclosed.</p> <p><u>I UNDERSTAND</u> that I have the right to opt-in/accept Election Option 1 or 2 for my qualifying account at any time by contacting the Credit Union in writing <u>ONLY</u>.</p> <p><u>I UNDERSTAND</u> that opt-in/acceptance requests by phone <u>WILL NOT</u> be honored.</p> <p align="center">Sign and Date Below to Elect Option 3:</p> <p align="center">X</p>

PRINTED NAME: _____ ACCT #: _____ MSR NAME & DATE: _____