

Your financial health. Our mission.

Courtesy Payment Information

Courtesy Payment may provide certain account holders in “good standing” with the ability to overdraw their checking account up to \$500.

Courtesy Payment is not a loan. It costs nothing unless the privilege is used - by initiating checks, electronic funds transfers, or other payment or withdrawal requests for more than is on deposit in the account. If you maintain the account in good standing and have need for the “courtesy”, we may, at our sole discretion, pay the item(s) up to the authorized limit, and we will charge the account our normal Non-Sufficient Funds or Courtesy Payment charge of \$27 for each item that overdraws the account. We will send you a notice each time an item is paid using the Courtesy Payment. You will have 30 days to pay back this money.

To be eligible for Courtesy Payment coverage you must be at least 18 years of age, and sign to opt in to the program. You must have a share draft account that has been open for a minimum of 90 days with no Non-Sufficient Funds activity during that time. You cannot have any overdrawn share accounts. You must receive a minimum monthly direct deposit of at least \$600. You may not have any loans past due 30 days or more and there are no legal orders outstanding on your account. If your account meets the guidelines described above, we may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal Non-Sufficient Funds or Courtesy Payment charge(s). Whether we pay or return an item, your account will be assessed a fee, either as a Courtesy Payment charge or a Non-Sufficient Funds charge but you will not be charged both fees.

Actual balances will differ from your available balance in instances where POS (Point Of Sale) transactions are pending/on hold (transactions with pre- authorizations that haven't posted to your account yet, but are deducted from your available balance), or local check holds have been placed on items for deposit to your account (notices are issued upon deposit of such items). When POS transactions are pending/ on hold waiting to post, you will only receive a courtesy pay fee if at the time the transaction was initiated/ pre-authorized you had insufficient funds in the account to cover that item. In the case of these pending/on hold POS transactions; you may receive a courtesy pay fee even if your account is positive at the time the item posts, this is due to an insufficient balance at the time the transaction was initiated/pre-authorized.

You are not charged for using Courtesy Payment unless you have an overdraft and you may opt out of Courtesy Payment at any time. If you receive a direct deposit into your checking account or for any other reason do not want Courtesy Payment eligibility, you must opt out in writing to stop paying your overdrafts with these funds.

If you overdraw your account balance, the ATM will draw on your Courtesy Payment limit, and a fee will be assessed. Your receipt will not indicate if Courtesy Payment has been accessed or the associated fee.

If you have questions, do not hesitate to call Member Services at 419-479-4040.

Overdrawn accounts must be repaid within 30 days. If for any reason your account balance exceeds the Courtesy Payment limit of \$500, or you exceed your 30 day repayment window; your Courtesy Payment privilege is terminated until the account has been brought current and remains current for a period of 24 hours. If you are unable to repay within this time frame, please call us to discuss repayment options available to you.

