



## United Neighbors Federal Credit Union

For Courtesy Pay Please Complete this Form and Return it to the Credit Union

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### Explanation of Courtesy Pay when an overdraft happens

An *overdraft* occurs when you do not have enough money in your account to cover a transaction.

### Your Right to Request Courtesy Pay

We may not pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by phone, unless you tell us you want courtesy pay for those transactions. Courtesy pay means that should you inadvertently overdraw your account, we will cover your overdraft. This service will help save you the embarrassment and inconvenience of a returned item, as well as the fee normally charged to you by a merchant for items returned to them.

Even if you do not request courtesy pay for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks.

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. If we decide to pay an overdraft, you will be charged fees as described below.

Courtesy Pay differs from other overdraft services we offer, such as linking your account to another account with us. See below for more information, including how to contact us if you want Courtesy Pay to apply to your ATM withdrawals and debit card purchases.

### Overdraft Fees

We will charge you a fee of \$25.00 each time we pay an overdraft.

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

### Other Ways We Can Cover Your Overdrafts

We offer another way of covering your overdrafts that may be less expensive, such as linking your account to another account with us. Contact us to learn more about this option.

### How to Request Overdraft Coverage or Get More Information

To request overdraft coverage for you ATM withdrawal and debit card purchases, or for more information about other alternatives we offer for covering overdraft please,

Call us at (315) 493-6203 or (315) 782-6476. Contact us at [stregis@nnymail.com](mailto:stregis@nnymail.com)

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**I want Courtesy Pay for my ATM withdrawals and debit card purchases on the following:**  
Account(s) # \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

*I understand that I have the right to cancel Courtesy Pay for ATM withdrawals and debit card purchases at any time. I understand that the Credit Union reserves the right to cancel any debit card at any time without prior notification*

**Signature:** \_\_\_\_\_ . **Date:** \_\_\_\_\_

“We are committed to investing in our members!”