

## COURTESY PAY SELECTION FORM

- YES** - Please sign me up for Courtesy Pay, including my everyday debit card transactions.
- YES** - Please sign me up for Courtesy Pay, but I am opting for NO Courtesy Pay on my everyday debit card transactions.
- NO** - Please cancel all Courtesy Pay options on my account.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Name \_\_\_\_\_

Account Number(s) \_\_\_\_\_

Address \_\_\_\_\_

Daytime Phone Number \_\_\_\_\_

Evening Phone Number \_\_\_\_\_

The information in this disclosure is current as of November 2011 and is subject to change. If you have and questions, please contact PrimeSource Credit Union at (509) 838-6157 or (800) 660-0444.

Mail to:  
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primesourcecu.org



# COURTESY PAY



Unforeseen expenses can sometimes occur when you do not have enough money to cover the costs. Courtesy Pay protection pays overdrafts for ACH withdrawals, Bill Payer transactions and checks drawn on your account. Courtesy Pay also includes everyday debit card transactions. Opting for Courtesy Pay can mean possibly fewer denials at the check-out counter, online and by phone. Avoid the inconvenience of a debit card transaction denial, prevent any non sufficient funds fees (NFS) that the merchants add, and save yourself from the embarrassment of bouncing a check.

### How It Works

PrimeSource Credit Union (PSCU) offers this non contractual courtesy to cover checks and automatic electronic payments that overdraw your checking account up to \$1500 per account, including fees, with a maximum limit of \$3000 per member. For each check or other item that PSCU pays, a \$30 transaction fee is charged.

### Covered Accounts

All checking accounts offered by PSCU are eligible provided the account owners meet the eligibility requirements listed in this brochure.

## Courtesy Pay privileges may be extended for the following types of transactions:

- Checks clearing through the Federal Reserve;
- Checks clearing over the teller counter;
- Automated Clearing House (ACH) payments such as, but not limited to, insurance premiums and mortgage payments;
- Everyday debit card transactions; and
- Reoccurring debit card transactions

Courtesy Pay privileges cannot be used to cover overdrafts that might result from an automatic transfer between accounts at PSCU or to make automated teller machine (ATM) withdrawals.

### Notification of Activation

PSCU will notify you by mail any time your Courtesy Pay is activated. If you have a question about your account activity, you may call, stop by, or visit us online at [primesourcecu.org](http://primesourcecu.org) and view your account activity through It's Me 247 (online banking).

### Other Types of Payment Protection Used First

If you are currently signed up for overdraft protection from another PrimeSource deposit account, Courtesy Pay would not be used to pay a draft unless there were insufficient funds available in that deposit account or, unless you had already completed more than six electronic transfers without having signatures from that deposit account in the current calendar month. These types of transfers include transfers by telephone, automatic scheduled transfers, and online banking transfers, but do not include ATM or shared branching transfers.

### Member Responsibility

Once your Courtesy Pay has been activated to cover an overdraft, it is your responsibility to correct any balance deficiency as quickly as possible. PSCU expects you to make a deposit covering your overdrafts and fees within 30 days. After that time, our normal collection process begins.

Courtesy Pay can be taken away at any time PSCU determines that the account is no longer in good

standing (such as, but not limited to, difficulty in collecting a negative account or no deposit made within 30 days to bring account back to a positive balance). PSCU is not obligated to honor any future overdrafts, even if they had previously been paid by Courtesy Pay.

We trust you'll agree that it's important to promptly meet your financial obligations, to preserve your good standing with PrimeSource, and to prevent any collection activity.

### Joint Owner Liability

If PSCU pays an overdraft on an account with more than one owner on the signature card, each owner (or agent of the owner) is jointly and severally liable for payment of the overdrawn amount plus any Courtesy Pay fees.

### Social Security Payments

Members receiving direct deposit of their monthly Social Security payment into their checking account who do not want Courtesy Pay eligibility must advise PSCU, in writing, to stop paying overdrafts with these funds. Generally, this will require the member to opt out of the Courtesy Pay program.

### Eligibility

Members at least 18 or older, with a checking account that has been open at least 30 days, are eligible for this privilege with the following exceptions:

- Anyone who has caused a financial loss (charge off) to PSCU
- Anyone with a past due loan or past due Visa payment with PSCU
- Anyone who is currently enrolled in a debt management program

**Please make your Courtesy Pay selection by completing the waiver on the back of this brochure.**