



## Overdraft Privilege Program (Courtesy Pay) Disclosure

**OVERDRAFT PRIVILEGE PROGRAM** - If all overdraft options have been exhausted, America's Christian CU may courtesy pay the item and draw the account negative.

Payment of the overdraft is discretionary and is not guaranteed. America's Christian CU may courtesy pay **share drafts and ACH debits** drawn on accounts without available funds, based on the following guidelines:

- Account has been opened more than 60 days
- Account has not been in the negative for 14 days or more at time of debit presentment
- Account loans must be in good standing
- Account will not go into the negative more than, inclusive of all fees:
  - \$200.00 for Student Packages
  - \$500.00 for accounts without Direct Deposit
  - \$1,000.00 for accounts with Direct Deposit

America's Christian Credit Union may courtesy pay **ATM and everyday debit card transactions (READYCHEK®)** based on these same guidelines if you, the member specifically opt-in for these types of transactions.

Notification of eligibility for courtesy pay and a request for member opt-in for **ATM and everyday debit card transactions (READYCHEK®)** will be sent after the account has met the courtesy pay guidelines.

All accounts will be charged a Paid NSF fee of \$30.00, as noted on the fee schedule, for each debit when courtesy paid. Checks will be paid with the highest dollar amount being paid first. Additional fees may be charged in connection with transactions besides checks, such as ATM withdrawals, debit card transactions, preauthorized automatic debits, telephone initiated transfers, or other electronic transfers, if applicable.

Accounts that remain negative for greater than 14 working days are subject to closure and collection.

Members may choose to opt-out of the program completely by calling the credit union at 1-800-343-6328.