



# ACCESS Courtesy Pay

## Overdraft Protection – Your Way

ACCESS Credit Union is pleased to offer ACCESS Courtesy Pay and Courtesy Pay PLUS to qualified members. The ACCESS Courtesy Pay program allows us to provide financial protection to you in the case of overdrafts.

Overdrafts occur when you do not have enough money in your checking account to cover a transaction. With the ACCESS Courtesy Pay program, ACCESS Credit Union will pay the transaction. There are three different levels of protection:

### **Automatic Overdraft Savings Transfers**

ACCESS Credit Union's standard overdraft protection transfers available money from your savings account to your checking account. This standard overdraft protection is automatically provided to all checking accounts and is free.

### **ACCESS Courtesy Pay (ACP)**

ACCESS Courtesy Pay is an additional layer of protection that will cover overdrafts up to \$300 when there are insufficient available funds in your Savings account. It will cover transaction types including checks, ACH transactions, recurring Debit MasterCard transactions and online bill pay checks.

- Please note that ACP is automatically provided to all accounts that qualify and is in addition to the Automatic Overdraft Savings Transfers described above. There is no need to Opt-In.

In order to qualify for the ACCESS Courtesy Pay program, you must meet the following criteria:

- Must be 18 years or older
- Checking account in good standing and a member for 90 days
- Must make at least \$300 in regular checking account deposits per month (transfers within your account do not count)
- All loans and VISA accounts must be current – no delinquencies
- Must not have any legal or administrative levies
- All accounts that meet these requirements will automatically be enrolled in the standard ACCESS Courtesy Pay program.

### **ACCESS Courtesy Pay PLUS (ACP PLUS)**

ACCESS Courtesy Pay PLUS is a third level of protection. In addition to the coverage described above, ACP PLUS will cover point-of-sale transactions, day to day Debit MasterCard purchases and ATM withdrawals.

ACCESS Courtesy Pay PLUS **does require** that you Opt-In

To enroll in ACCESS Courtesy Pay PLUS and receive additional protection for your ATM and Debit MasterCard transactions, you must opt into this additional service. Please contact us or Opt-In on ACCESS Home Banking / Member Service / Overdraft Preferences / and change the OFF button to ON and Save. Or complete the form provided and send it to the Credit Union.



You may Opt-Out of any of these programs at any time by simply calling us.

Other things to know about the ACCESS Courtesy Pay program:

- Member must have ACCESS Courtesy Pay in order to add ACCESS Courtesy Pay PLUS.
- Total overdrafts cannot exceed \$300, including fees.
- For the ACP or ACP+ Protection, a \$25 fee will be assessed for each overdraft, regardless of the transaction amount.
- Courtesy Pay privileges will be **frozen** on accounts that remain overdrawn **beyond 30 days**. Courtesy Pay privileges will be **terminated** on accounts that remain overdrawn **beyond 45 days**. The failure to deposit funds to bring the account to a positive balance may result in the overdrawn balance being charged off as a loss to ACCESS Credit Union. Such action could result in the checking account being closed and restriction of your membership privileges as well as being reported to Debit Bureaus such as ChexSystems.
- ACCESS Credit Union covers overdrafts at our discretion and reserves the right not to pay.
- ACCESS Credit Union reserves the right to deny ACP and/or ACP PLUS to any member at any time.
- There is no limit to the total fees we can charge you for overdrawing your account.

It is our hope that the ACCESS Courtesy Pay program will be beneficial to our members and will be of assistance to you, should you need it.

If you have any questions regarding the ACCESS Courtesy Pay program, please contact ACCESS Credit Union at (215) 788-0411.

**Access Credit Union Optional Overdraft Protection Service – Courtesy Pay Plus- Opt-in**

Name: First  MI  Last

Account Number:  Date

I want Access Credit Union to authorize and pay overdrafts on:  
 ATM and Debit Card Signature Purchases and POS

Signature