

COURTESY PAY



What is it?

Courtesy Pay is a service you have with your checking account that allows us to cover your insufficient funds items on checks and ACH transactions, up to \$500.

If you would like us to authorize and pay ATM and everyday debit card transactions, you will need to authorize us to do so. *

How it works:

An overdraft occurs when you do not have enough money in your checking account to cover a transaction. Instead of returning your transaction, courtesy pay kicks in and pays that transaction for you. You will be charged \$29 for each covered overdraft transaction.

*Talk to a member service representative to opt in.

If abused, this service may be suspended or revoked, by us, at any time. We pay overdrafts at our discretion and we do not guarantee that we will always authorize and pay your transaction. There is no limit on the total fees we can charge you for over-drafting your account. Once you access your courtesy pay, the funds must be paid back within 15 days in order to continue to have access to this service. Negative balances exceeding 30 days will result in collective action.

Funds are Federally Insured by the NCUA.

Questions?

Call us today at one of our locations

Niles Branch: 269-684-6005

Cassopolis Branch: 269-445-1951

Edwardsburg Branch: 269-414-4327