



Member: _____

Account #: _____

COURTESY PAY AGREEMENT

As an added benefit to your share draft account, United Equity Credit Union (UECU) offers a “**Courtesy Pay**” program. This service covers your overdrafts (share draft and ACH transactions only) should you *inadvertently* overdraw your share draft account. This is an additional account feature and should not be considered a line of credit. If you elect to participate in the program, UECU will cover your items up to a maximum limit set by the credit union. A Non-Sufficient Funds (NSF) fee will be charged for each item that is paid after an initial free Courtesy Paid item each year. However, by having these items paid by UECU, you will potentially avoid additional fees that the merchant would charge for items returned to them. If multiple items are presented against your account on the same day, each item will be assessed a Courtesy Pay fee.

Please be advised that this notice does not constitute either a written agreement of an obligation or a prearranged agreement for UECU to pay your overdrafts. In addition, these services are only available to members in good standing and we may withdraw this privilege at any time.

Yes, I would like to participate in “Courtesy Pay.” _____

No, I do not wish to participate: _____

Signature: _____

Date: _____