



Plus Credit Union is pleased to announce Courtesy Pay Program

We've all been there - forgot to make a deposit, didn't write down that quick ATM withdrawal, and now you're faced with a transaction being declined or returned. You now will get rid of the unneeded stress and avoid an inconvenient and potentially embarrassing experience.

At Plus Credit Union, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result from an unpaid item.

What is Courtesy Pay?

Courtesy Pay is an overdraft service requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit. Your Courtesy Pay limit may be available for checks and other transactions made using your checking account number, automatic bill payment, and recurring debit card transactions.

How does Courtesy Pay work?

We are not obligated to pay any item presented for payment if your account does not contain sufficient funds; however, as long as you maintain your account in "good standing," we may approve your overdraft items within your current available Courtesy Pay limit as a non-contractual courtesy.

Your account is in "good standing" if you:

- Make sufficient deposits to bring your account to an end-of-day positive balance within 7 calendar days (including all credit union fees and charges)
- Avoid excessive overdrafts suggesting the use of Courtesy Pay as a continuing line of credit
- There are no legal orders against your account (levies, garnishments, judgments, etc.)

Please note that the amount of overdraft plus our Courtesy Pay Fee of **\$30.00** for each item will be deducted from your Courtesy Pay limit. If the item is returned, the Non-Sufficient Fee (NSF) of **\$30.00** will be deducted from your account.

What is my Courtesy Pay limit? If I have two checking accounts, can I get Courtesy Pay on both?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household, you may have a limit on all eligible accounts.

Student Checking	N/A
Member and Essential Checking	\$500.00
Integrity Checking	\$300.00

What does my Courtesy Pay cost?

There is no additional cost associated with this privilege unless you use it. To help you manage your account, your monthly checking statement will reflect all paid and returned items for the current month and year-to-date fees.

How soon can I use my Courtesy Pay?

You may be able to use the Courtesy Pay privilege immediately, assuming your account is in "good standing" as defined in this brochure.

What if I am not interested in Courtesy Pay?

If you would like to opt out of this service, please submit your request in writing to:

Plus Credit Union
Attn: Courtesy Pay
PO BOX 26597
Las Vegas, NV 89126