



**COURTESY PAY ENROLLMENT**

Courtesy Pay is one of three options [overdraft from Share (Savings) and overdraft from Cash Draw] in our overdraft protection program - a "courtesy" to cover your checks and electronic debit transactions [ACH] and even your ActorCash VISA Check Card purchases. Instead of returning a check unpaid, denying an electronic debit [ACH], or rejecting a VISA Check Card purchase because of moneys on hold in your account, which are not available for use, the Credit Union may, at its discretion, cover the transaction, saving you additional charges from merchant, collection companies and saving you the embarrassment an inadvertent overdraft can cause. It also helps protect your credit rating. With Courtesy Pay, ActorsFCU provides a higher level of service to you by helping protect your account and reputation when an inadvertent overdraft occurs.

Key features and requirements of Courtesy Pay include:

1. Must have a draft [checking] account.
2. Courtesy pay limit is \$750 including fees.
3. Courtesy pay fee is listed in our fee schedule.
4. Must bring the account current within thirty [30] days by:
  - a. Deposit at one of our branch offices, a PayNet location, CO-OP ATM or Shared Branches,
  - b. Direct deposit,
  - c. Transfer of funds.
5. Overdrafts may be paid with your Courtesy Pay funds up to the limits mentioned above for the following types of transactions:
  - a. Drafts [Checks],
  - b. Electronic Debit Transactions [ACH],
  - c. Bill Pay Transactions [ACH],
  - d. Everyday Debit Card [ActorCash VISA Check Card] Transactions [Purchases without cashback],
  - e. Courtesy Pay does not work for cash withdrawals at the teller window, ATM machine and Debit Card purchase with cashback.
6. You may "opt in" if you are a member in good standing [current with all loans/credit card payments, having no legal orders or negative reports on your Credit Report] and completing this form.
7. You may "opt out" at any time by completing this form.

If you have established other overdraft protection methods with us, such as a Cash Draw line of credit or automatic transfer from your Share [Savings] Account, we will always look to pay an overdraft by those other methods first, if it can cover the complete overdraft and fees, before paying your overdraft utilizing Courtesy Pay.

**COURTESY PAY SELECTIONS**

**Option 1** Courtesy Pay for drafts [checks] and ACH transactions:  Opt In  Opt Out

\*\*In order to enroll in Option 2, you must first enroll in Option 1\*\*

**Option 2** Courtesy Pay for everyday Debit Card Transactions:  Opt In  Opt Out

**SIGNATURE(S)**

\_\_\_\_\_  
Primary Accountholder Printed Name                      Primary Accountholder Signature                      Date

\_\_\_\_\_  
Co-Owner Accountholder Printed Name                      Co-Owner Accountholder Signature                      Date

**CREDIT UNION USE ONLY**

Delivered:  In Person  By Mail  By Email  By Fax      Received Date: \_\_\_\_\_      Processed By (Teller Stamp): \_\_\_\_\_