



Courtesy Pay

Courtesy Pay is one of three options in our overdraft protection program (overdraft transfer from Savings [Share] and overdraft transfers from Cash Draw are the other two). This overdraft “courtesy,” when extended, covers your checks and electronic debit transactions (ACH) and even your ActorCash VISA Debit Card purchases. Instead of returning a check unpaid, denying an electronic debit (ACH), or rejecting a VISA Debit Card purchase because of insufficient balances or funds on hold in your account (not available for use), the Credit Union may, at its discretion, cover the transaction. Courtesy Pay, as with all options in our overdraft protection program, is based on a member’s available balance, not current balance. Recent deposits, withdrawals, and holds may affect your available balance.

Key Features and Requirements of Courtesy Pay

1. You must have a Checking (Draft) Account
2. Courtesy Pay limit: \$750 including fees
3. Courtesy Pay fee: listed in our Fee Schedule, which is available at actorsfcu.com or at any of our branches.
4. You 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 Branch
 - b. Direct deposit
 - c. Or by 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. Checks (Drafts)
 - b. Electronic Debit transactions (ACH)
 - c. Bill Pay transactions (ACH)
 - d. Debit Card (ActorCash VISA Debit Card) transactions (purchases without cash back). Courtesy Pay does not work for cash withdrawals at the teller window, ATM machine, or for a Debit Card purchases with cash back.
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 ChexSystems) by completing this form.
7. ActorsFCU may deny, revoke or suspend Courtesy Pay services at any time.
8. 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 Savings (Share) Account, we will always pay an overdraft by those methods first, if it can cover the complete overdraft and fees, before paying your overdraft using Courtesy Pay.

COURTESY PAY SELECTIONS

Base Account Number: _____

Option 1 Courtesy Pay for checks (drafts) and ACH transactions: Opt In Opt Out

Option 2 Courtesy Pay for everyday Debit Card transactions: Opt In Opt Out
(In order to enroll in Option 2, you must enroll in Option 1 first.)

SIGNATURE(S)

Primary Accountholder Printed Name	Primary Accountholder Signature	Date
Co-Owner Accountholder Printed Name	Co-Owner Accountholder Signature	Date

Main Office 165 West 46 th Street, 14 th Flr New York, NY 10036	Local 802 322 West 48 th Street, 4 th Flr New York, NY 10036	Chicago 557 West Randolph Street, 1 st Flr Chicago, IL 60661	Los Angeles 5757 Wilshire Boulevard, Ste 655 Los Angeles, CA 90036	North Hollywood 5636 Tujunga Ave, Ste 102 North Hollywood, CA 91601
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