



# Courtesy Pay

## Overdraft Protection



ARC Federal Credit Union understands that many people need an occasional safety net on their checking account, which is why we offer the Courtesy Pay Overdraft Protection Program.

Our Courtesy Pay Overdraft Protection Program is automatically available to provide overdraft coverage for checks, automatic bill payments and other debit transactions. However, we need your consent to provide overdraft coverage for your debit card, so if you do not have enough money in your account at the time of your request, it won't be declined.

Our overdraft program does not guarantee we will cover your overdrafts, but if we do, you will be charged our standard Non-Sufficient Funds (NSF) fee (see Fee Schedule for details) for each overdraft. As long as you keep your account in good standing by continuing to make consistent deposits, bringing your account to a positive balance at least every 30 days, remaining current on loans, etc., then we may pay your overdraft item(s) up to \$400.

If you want the added protection of overdraft coverage for your ATM withdrawals and everyday debit card purchases, contact us today and consent to the added protection.

## OPT-IN TODAY!

- Call us at (814) 946-0857
- Visit our website at [www.arcfcu.org](http://www.arcfcu.org)
- In person at either branch location

Avoid the embarrassment of having a debit card purchase declined. Contact us to add overdraft protection coverage to your debit card. There is no charge to have this service available. Our standard NSF fee only applies when Courtesy Pay is used.



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### FAQ



### How can Courtesy Pay benefit me?

Courtesy Pay may save you the embarrassment of having your debit card declined or the expense of a returned check due to an error in your checkbook, an unplanned expense or just a shortage of cash between paydays.

### How does Courtesy Pay work?

With Courtesy Pay, if we receive an item that causes the balance in your account to go below zero, as a courtesy, we may pay the item up to \$400, including the overdraft fee.

### Is Courtesy Pay a loan?

No. There are no loan applications to complete. It is a service provided by the Credit Union to assist you with occasional overdrafts.

### Is there a charge for Courtesy Pay?

There are no fees to have the service available on your account. If you use Courtesy Pay you will be charged our standard Non-Sufficient Funds (NSF) fee (see Fee Schedule) for each insufficient item.

### If I use Courtesy Pay, how long do I have to bring my account into balance?

You should bring your checking account into a positive balance as soon as possible. To keep your account in good standing, you have 30 days to pay an overdraft and associated fees. However, depending on the situation, we can ask for repayment at any time. Any deposit made automatically or by you will first be applied to any overdrawn balance and associated fees.

### How will I know if I use Courtesy Pay?

We will mail you a notice when you have an overdraft on your account that activates Courtesy Pay. We will continue to send reminders of your overdraft until you bring your account to a positive balance.

### How can I have overdraft coverage for ATM withdrawals and debit card purchases?

Simply contact us and ask to add Courtesy Pay overdraft protection for your ATM withdrawals and everyday debit card purchases. There are no applications or credit approvals necessary. You can also revoke this service at any time by contacting us.