

Courtesy Pay



An **EXTRA** Level of
PROTECTION for Your Account



Credit Union *of*
Southern California
BUILDING BETTER LIVES®

866.287.6225 | CUSoCal.org



“ If funds aren't available in your account to pay a transaction, we'll attempt to clear the transaction by using any overdraft protections you have in place. ”

CU SoCal Courtesy Pay

Having a transaction returned due to non-sufficient funds can be embarrassing. That's why Credit Union of Southern California (CU SoCal) offers **CU SoCal Courtesy Pay**, an overdraft protection program that provides an added level of financial protection when you need it most.

What is CU SoCal Courtesy Pay?

CU SoCal Courtesy Pay is a privilege intended to save you from merchant fees or other problems that may result if funds aren't available at the time of withdrawal. Through this program, CU SoCal may pay (rather than return) non-sufficient fund transactions on your checking, savings, and/or Money Market account(s).

CU SoCal Courtesy Pay can cover account reconciliation errors or unanticipated cash flow emergencies. With the program, you can avoid potential merchant and non-sufficient fund (NSF) fees, the hassle and embarrassment of returned checks, or having your debit card declined when you're trying to make a purchase.



Who is eligible for CU SoCal Courtesy Pay?

CU SoCal Courtesy Pay is automatically provided to Members who have an established Membership of more than one month, are at least 18 years old, and have no ChexSystems® record.

What does CU SoCal Courtesy Pay cost?

There is no monthly service fee for this overdraft privilege. However, you are charged a fee for each transaction paid through CU SoCal Courtesy Pay. Please refer to CU SoCal's Schedule of Fees for applicable charges.

How does CU SoCal Courtesy Pay work?

As long as you maintain your account in good standing (see disclosure for further details), CU SoCal will honor overdrafts up to your CU SoCal Courtesy Pay limit. If funds aren't available in your account, we'll attempt to clear the transaction by using any overdraft protection(s) you have in place in the following order:

- Designated share account(s)
- Unsecured line(s) of credit
- CU SoCal Courtesy Pay

If your Courtesy Pay is not used in 12 months, your limits will be lowered. See disclosure for further details.

What type of transactions does CU SoCal Courtesy Pay cover?

Qualified Members automatically receive CU SoCal Courtesy Pay on:

- Checks paid through regular channels
- Over-the-counter checks
- Electronic debits (ACH/EFT)

Unless you opt-in for this portion of Courtesy Pay, we do not authorize and pay overdrafts through CU SoCal Courtesy Pay for the following types of transactions:

- Everyday debit card transactions
- ATM transactions/point-of-sale (POS) transactions

What type of accounts does CU SoCal Courtesy Pay cover?

Your checking and/or primary savings (including Money Market) accounts can each have CU SoCal Courtesy Pay up to the applicable limit.



What is my CU SoCal Courtesy Pay limit?

The CU SoCal Courtesy Pay limit is determined by your current account relationship. Accounts with eligible direct deposit have a \$1,750 limit and accounts without direct deposit have a \$1,000 limit. The Courtesy Pay limit may be exceeded by a maximum of one Courtesy Pay fee. Lower limits are available upon request.

How do I know when I use CU SoCal Courtesy Pay and if I go beyond my limit?

We will notify you of your CU SoCal Courtesy Pay use either by mail or, if you have elected to receive notices electronically, through Online Banking eDocuments. Members receiving eDocuments will be notified within 24 hours of the overdraft occurrence. Members receiving notices by mail will only receive notification if the account remains overdrawn for a period of ten days.

How quickly must I repay my CU SoCal Courtesy Pay?

You should make every attempt to bring your account to a positive balance as quickly as possible—no later than 30 days after we provide you notice of your account's negative status.

What if I decide to remove CU SoCal Courtesy Pay?

You can cancel CU SoCal Courtesy Pay at any time. Simply call a Member service officer at 866 CU SoCal (866.287.6225). Please keep in mind that once this service is removed, CU SoCal will return, rather than pay, non-sufficient fund transactions on your checking, savings, and/or Money Market account(s). The standard NSF fee will be charged per item.

For full CU SoCal Courtesy Pay disclosure information, please refer to the "About Your Credit Union Accounts" booklet or visit CUSoCal.org.

Mobile Banking

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Shared Branch Locations

CUSoCal.org

CU SoCal Mobile App

888.287.9475

ATM Locations

CUSoCal.org/ATMs

CU SoCal Mobile App

866.287.6225





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Contact Us

LOCAL

562.698.8326

TOLL-FREE

866 CU SoCal (866.287.6225)

MEMBER CARE CENTER

Monday-Friday, 9 a.m.–6 p.m.

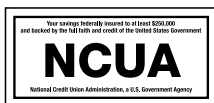
Saturday, 9 a.m.–1 p.m.

MOBILE BANKING

Visit your favorite app store or CUSoCal.org

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