



838 Eglin Parkway N.E.  
Fort Walton Beach, FL. 32547-2781  
eglinfcu.org

## Courtesy Pay for Debit Card POS Transactions Disclosure

### Your Right to Request Overdraft Coverage

If funds are not available in your Premium Share checking account, we will not authorize or pay for single entry debit card purchases you make at a store, online, or by telephone, unless you tell us you want Courtesy Pay overdraft coverage for these transactions. Even if you do not request Courtesy Pay for single entry debit card point of sale (POS) purchases, we may still pay your overdrafts for other types of transactions, including checks, Bill Payer, ACH and recurring debit card POS transactions. A separate request is required to opt out of Courtesy Pay for all other checking account transactions.

### How does Courtesy Pay Work?

EFCU may at our discretion overdraw your Premium Share checking account up to a limit of \$528 [including the amount of the overdrawn item(s) and the Courtesy Pay fee(s)]. There is no daily limit on the number of fees. This service helps you avoid the inconvenience and fees charged by the payee when transactions are returned for non-sufficient funds, or to avoid the denial of POS transactions. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. This service is not available unless the checking account qualifies for Courtesy Pay coverage. To qualify, your account must be in good standing and your checking account must be open for 30 days.

### Courtesy Pay Fee

**A \$28 fee will be assessed each time an overdraft is paid using Courtesy Pay.** You have up to 30 days to bring the account current either through a direct deposit, transfer of funds, or a deposit at one of our branch offices.

### Other Ways We Can Cover Your Overdrafts

We offer other ways of covering your overdrafts that may be less expensive, such as linking your checking account to another suffix or to an overdraft line-of-credit loan. Contact us to learn more about Overdraft Protection options.

### Opt-In/Opt-Out for Courtesy Pay for Debit Card POS Transactions

To indicate your preference for Courtesy Pay or for information about other alternatives we offer for covering overdrafts, please contact us:

- In person at any EFCU branch location.
- By phone at 850.862.0111 or 800.367.6159, Option 4
- Online at [www.eglinfcu.org](http://www.eglinfcu.org) – Tools/Resources > Applications & Forms
- In Online Banking or the Mobile App under My Profile > Courtesy Pay

If you opt in for debit card POS transactions, you may use any of the above options to revoke this authorization at any time.

Mailing address: 838 Eglin Parkway NE, Fort Walton Beach FL 32547-2781