

# COURTESY PAY

Courtesy Pay is a service that allows the Credit Union to pay an item presented against your checking account even if it causes the account to become overdrawn. Courtesy Pay may provide certain account holders in good standing with the ability to overdraw their checking account. You can avoid courtesy pay fees by linking your checking account to your savings account to automatically transfer negative balances/transactions.

## What is opt-in?

Opt-in is when you tell us you want to participate in the courtesy pay service we offer our members. In regards to Courtesy Pay, checking accounts are automatically opted-in for checks, ACH, and Online Bill Pay, but action is required by the member to opt-in to Courtesy Pay for "everyday" debit card transactions and ATM withdrawals.

## Why must I opt-in to Courtesy Pay?

Due to recent regulatory changes you must now opt-in to allow the payment of everyday debit card (these are debit card transactions you initiate when purchasing from a merchant) and ATM transactions in cases where such payment will result in your account being overdrawn. If you wish to authorize the credit union to pay such transactions, you must tell us you want to opt-in. If you do not opt-in, the credit union will deny your transaction when you use your debit card for payment and/or ATM transactions if you do not have sufficient funds to cover the transaction.

## How Do I Opt In?

You can opt in by filling out the form below and mailing or faxing to us at 570.825.4950

## Courtesy Pay Opt In

I/We wish to participate in the Overdraft Privilege program offered by CityMark,, including approval and payment of ATM and Point-of-Sale transactions up to a designated Overdraft Privilege limit. I/We understand that I/we will not have the Overdraft Privilege on the account until I/we receive written confirmation that it has been added to the account.

I/We understand that, for each insufficient transaction, the account will be assessed an overdraft or NSF fee of \$35.00. If an overdraft is created the next deposit will be utilized to bring the account back into a positive balance position. I/We understand that an account must be brought to a positive balance within 30 days or the Overdraft Privilege will be removed from the account. I/We understand that items may not be paid in the order in which they were written and the order in which they clear may result in overdrafts on the account. The items will not be paid or approved if the assigned Overdraft Limit has been exceeded, or if other accounts at CityMark are not in good standing. By completing your opt-in , you consent to CityMark enrolling you in their Courtesy Pay Program.

You may opt-out of the Courtesy Pay in its entirety at anytime in writing. If you choose to do so you may be subject to insufficient funds fees assessed by the credit union and merchants. CityMark, reserves the right to revoke Courtesy Pay privileges at anytime without prior notifications and to deny the payment of any transaction.

Name: \_\_\_\_\_

Account #: \_\_\_\_\_

Email: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone #: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_