



## **Courtesy Pay and Debit Card Courtesy Pay Notice & Request**

This Notice and Request outlines information about the Courtesy Pay and Debit Card Courtesy Pay program of Fibre Federal Credit Union and TLC, a Division of Fibre Federal Credit Union.

### **What You Need to Know About Overdrafts and Overdraft Fees**

An overdraft occurs when you do not have sufficient available funds in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in different ways:

- We have a standard overdraft protection service called Courtesy Pay that comes with your account if you meet specific criteria. This service covers overdrafts related to check, ACH and recurring debit card transactions.
- We also offer additional Checking Protection plans, such as a transfer from your savings account or line of credit called Overdraft Transfer Protection. This service has no fee and is less expensive than our Courtesy Pay program. To learn more, ask us about these options.

### **What does the Credit Union's Courtesy Pay Service cover?**

With Courtesy Pay, we do authorize and pay overdrafts for the following types of transactions:

- Checks written using your checking account number
- ACH and bill payment transactions
- Recurring debit card transactions (e.g., gym membership)

The Credit Union pays overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to Enroll you. This service is called Debit Card Courtesy Pay:

- Single Debit Card transactions

### **What fees will I be charged if the Credit Union pays my overdraft using Courtesy Pay or Debit Card Courtesy Pay?**

Courtesy Pay or Debit Card Courtesy Pay fees are \$30.00 per item/transaction\*. Refer above for covered transactions details.

- There is no limit on the number of fees that can be incurred in any one day.
- There is NO fee to keep the Courtesy Pay or Debit Card Courtesy Pay service on your account.
- There is NO fee if you never use it.

\*Per item/transaction fees applied each time an item is presented for payment.

**What if I want the Credit Union to authorize and pay overdrafts on my Debit card transactions?**

You will not receive Courtesy Pay on your everyday Debit Card transactions (Point of Sale) unless you enroll. If you are an Online Banking user, select the Debit Courtesy Pay widget to enroll yourself in seconds. You may also visit a financial service center or give us a call at 800-205-7872.



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## Notice of Change – Courtesy Pay Limit and NSF Fees

Dear Member,

Effective **January 5, 2026**, the following change(s) will take place:

Courtesy Pay limits, offered when your account becomes overdrawn, will be reduced to a maximum of \$500.00. Eligibility requirements must be met. Transactions that exceed your new limit will be declined or returned unpaid unless other sources of payment are applied. Applicable fees may still apply. For alternative overdraft transfer protection options, please visit [fibrecu.com/checking-protection-package](https://fibrecu.com/checking-protection-package).

**Non-Business/Commercial Accounts:** Non-Sufficient Funds (NSF) fees applied when an item (check or ACH) is returned will change to \$15.00 per item. A maximum of five NSF fees may be charged per day. Transactions above five NSF items and exceeding your available balance may still be declined or returned. For alternative overdraft transfer protection options, please visit [fibrecu.com/checking-protection-package](https://fibrecu.com/checking-protection-package).

Thank you,

Compliance Department