

Save Money with Metro Credit Union's Courtesy Pay



What is Courtesy Pay?

Courtesy Pay is a feature of your Metro Credit Union Checking Account that allows you to complete purchases in situations where adequate funds are not currently available.

If you make a purchase without sufficient funds in your account, the Courtesy Pay feature is activated and your transaction will be approved. Each time you use Courtesy Pay, you'll automatically be notified (by mail) of the time, date and description of the transaction.

Courtesy Pay is not a loan. Your account must be brought back to a positive balance within 35 days of the transaction. Direct Deposit or funds from deposits will be applied to any negative Courtesy Pay balance first before being made available.

The program is open to all Metro Credit Union checking account holders in good standing (account must be open over 60 days), age 19 or older. Any member who has caused a loss or currently has a delinquent loan will not be able to participate in the Courtesy Pay program.

Metro Health Services FCU reserves the right to limit the Courtesy Pay program to one account per household. For good cause, as determined by management, the service provided by the policy may be revoked or suspended.

The following Courtesy Pay limits have been assigned to Metro Credit Union Checking Accounts:

Checking without Direct Deposit	\$150-\$300
Checking with Direct Deposit	\$500

Any fees are included as part of the established Courtesy Pay limit. Limits may be increased at the discretion of management.

What Transactions Are Covered By Courtesy Pay?

In addition to covering paper checks and EFTs (electronic funds transfer), Courtesy Pay can also be used to cover Visa Check Card purchases. However to include coverage for Visa Check Card purchases, government regulations require your consent.

You may visit any Metro Credit Union office or notify us by phone if you would like to include Visa Check Card coverage as a part of your Courtesy Pay program.

Please Note: Without providing your consent, it's possible that some Visa Check Card purchases may be declined at the check-out register.

What Items Are Not Covered?

ATM, in-person Teller and Web Teller transactions are not covered by Courtesy Pay. Courtesy Pay does not automatically cover all transactions. Coverage is left to the discretion of the credit union.

Is There A Fee For Courtesy Pay?

There is no monthly or annual fee for Courtesy Pay. This feature is automatically included at no charge as part of your Metro Credit Union checking account.

Fees are only incurred when Courtesy Pay is activated to cover a check, Visa Check Card purchase or EFT. A \$28 fee is charged for each transaction covered by Courtesy Pay. But, by utilizing Courtesy Pay, you are able to avoid an additional merchant return fee of \$35.00. The chart (next panel) demonstrates how Metro's Courtesy Pay can save you money.

Metro's Courtesy Pay Saves You Money!				
	Merchant fee for each returned item (Avg. \$35)	Metro's regular return fee	Metro's Courtesy Pay fee	Total fees per item
Without Courtesy Pay	\$35.00	\$28.00	\$0.00	\$63.00
With Courtesy Pay	\$0.00	\$0.00	\$28.00	\$28.00
Total savings on <u>each</u> overdraft when using Metro's Courtesy Pay				\$35.00

What if I Have Money In Savings or A Line of Credit?

Courtesy Pay is only activated when sufficient funds are not available in either checking, savings or an established line of credit. You have the ability to determine the path from which funds are accessed. Your Metro Credit Union Financial Services Representative will be happy to work with you in establishing this path.

May I Opt Out Of This Program?

Yes. You always have the option of removing the Courtesy Pay feature from your Metro checking account. To opt out of any part of the Courtesy Pay program, please contact our office (402-551-3052) and ask to speak with a Financial Services Representative.

We also invite you to contact us with any questions you may have regarding the Courtesy Pay program.