

courtesypay

WHAT IF I'M HAVING TROUBLE REPAYING MY COURTESY PAY?

Please contact us at 281.422.3611 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Courtesy Pay more often than that you intend; (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

Following regulatory guidance, we will contact you if you are paying multiple fees, to discuss possible alternatives to Courtesy Pay that may better meet your short term credit needs. In the event you ask us to stop contacting you because you have determined Courtesy Pay is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure Courtesy Pay is still the most appropriate option available to you for covering your short term credit needs.

WHAT IF I WANT CRCU TO PAY MY ATM & EVERYDAY DEBIT CARD OVERDRAFTS?

If you want us to authorize and pay overdrafts caused by ATM and everyday debit card transactions, tell us by using one of the methods below:

- Call us at 281-422-3611
- Complete the Consent Form, which is available at any branch and mail it to us at:

Community Resource Credit Union
P.O. Box 3181
Baytown, TX 77522-3181

WHAT IF I DO NOT WANT COURTESY PAY?

If you would like to have this service removed from your account, please call 281-422-3611.

WHAT ELSE YOU NEED TO KNOW ABOUT COURTESY PAY.

- The best way to avoid overdrafts and fees is to keep track of your account balance and the items that may be added to or withdrawn from your account balance. Such "items" can include checks, ACH transactions, ATM transactions, debit card transactions, in-branch transactions, fees, charges, and other amounts that can add to or reduce your account balance.
- If, on any day, the actual balance in your share or deposit account is not sufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fees that is posted to your account we may return the item or pay it.
- We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item.
- Without your consent, CRCU may not authorize and pay an ATM or one-time debit card transaction that will result in insufficient funds in your account.
- Your checking account has two kinds of balances: the actual balance and the available balance. Your actual balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending. Your available balance is your actual balance less: (1) holds placed on deposits; (2) holds on debit card or other transactions that have been authorized but are not yet posted; and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements, or to comply with court orders.
- We use your actual balance to determine whether there are sufficient funds in your account to pay items, including checks and drafts, as well as ACH, debit card and other electronic transactions. **You understand that you may still overdraw your account even though the available balance appears to show there are sufficient funds to cover a transaction that you initiate or approve because of pending transactions and account or authorization holds.**
- As long as you maintain your membership in "good standing" and your account has a history of sufficient deposits, we may approve overdraft items on your checking account within your then-current available Courtesy Pay Limit as a non-contractual courtesy. For Courtesy Pay consideration, your membership is in "good standing" if you: (1) deposit enough money to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all credit union fees and charges); (2) avoid excessive overdrafts suggesting the use of Courtesy Pay as a continuing line of credit; and (3) there are no legal orders, levies or liens against your account.

Note: Community Resource Credit Union reserves the right to limit participation, make changes at any time, or discontinue this service without prior notice. If you have questions about Overdraft Protection or Courtesy Pay, please call us at 281-422-3611. Courtesy Pay is a non-contractual courtesy that is available to individual/jointly owned accounts in good standing for personal or household use.

Community Resource Credit Union Locations

ATASCOCITA BRANCH

6903 Atascocita Road
Atascocita, TX 77346
Toll Free: 800.238.3228
Local: 281.462.2728

DECKER DRIVE BRANCH

2900 Decker Drive
Baytown, TX 77520
Toll Free: 800.238.3228
Local: 281.422.3611

ALEXANDER DRIVE BRANCH

2700 N. Alexander Drive
Baytown, TX 77520
Toll Free: 800.238.3228
Local: 281.422.3611

CROSBY BRANCH

6218 FM 2100
Crosby, TX 77532
Toll Free: 800.238.3228
Local: 281.462.2728

GARTH ROAD BRANCH

6810 Garth Road
Baytown, TX 77521
Toll Free: 800.238.3228
Local: 281.422.3611

MONT BELVIEU BRANCH

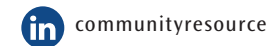
11001 Eagle Drive
Baytown, TX 77523
Toll Free: 800.238.3228
Local: 281.422.3611

HWY 146 BRANCH

8010 N. Highway 146
Baytown, TX 77523
Toll Free: 800.238.3228
Local: 281.422.3611

MAILING ADDRESS

P.O. Box 3181
Baytown, TX 77522-3181



crcu.org

courtesypay

Overdraft
Privilege
For Your
Checking
Account



Federally Insured
by NCUA



WHAT IS COURTESY PAY®?

Courtesy Pay is a discretionary overdraft service that provides you a safety net up to an automatically assigned overdraft limit.

Your Courtesy Pay limit may be available for checks and other transactions made using your checking account number or automatic bill payment and recurring debit card payment. Also, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit.

WHAT ARE MY OVERDRAFT COVERAGE OPTIONS?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all checks, debit card purchases and ATM withdrawals in your check register, reconcile your checkbook regularly and manage your finances responsibly. However, if a mistake occurs, CRCU offers these ways to cover overdrafts.

Ways to Cover Overdrafts at Community Resource Credit Union	Example of Associated Rates and Fees ¹
Good account management	\$0
Link to savings account	\$2 transfer fee ²
Line of credit	14% APR ³
Courtesy Pay	\$29.50 for each item

¹ This information is effective as of June 2015 and is provided as an example.
² The number of transfers allowed from a savings account each month may be limited and additional fees / consequences for exceeding this limit may apply.
³ APR – Annual Percentage Rate – Subject to change. Please ask us about our current specific products, rates and fees.

WHAT ARE MY OPTIONS?

Community Resource Credit Union may provide you a specific Courtesy Pay limit depending on whether your account is in “good standing”. You will receive a letter approximately sixty (60) days after account opening for consumer accounts, informing you that Courtesy Pay has been activated on your account.



At times

, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.

WHAT IS OVERDRAFT PROTECTION?

Overdraft Protection services apply to all types of transactions and may help protect your account from being overdrawn by automatically transferring funds to your checking account from another account or line-of-credit you may have at Community Resource Credit Union, for a fee and/or finance charge. The overdraft lines-of-credit are subject to credit approval.

If you have Overdraft Protection, such as a transfer from another account, Courtesy Pay is still available as secondary coverage if the other protection sources are exhausted.

Please be aware that the Courtesy Pay amount is not included in your available balance displayed through Home Banking or CRCU ATMs.

HOW MUCH DOES COURTESY PAY COST?

When Courtesy Pay is used, the Courtesy Pay Fee of \$29.50 will be charged for overdrafts created by checks, an automatic payment (ACH) transaction, or a recurring debit card payment. Also, if you have requested us to do so, we may authorize and cover ATM transfers or withdrawals and everyday debit card purchases.

For example, three paid items in one day will result in \$88.50 in fees. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month for the year-to-date will be reflected on your monthly checking statement.

Please note that the amount of the Courtesy Pay plus our fee of \$29.50 for each item will be deducted from you overdraft limit. If the item is returned, the Non-Sufficient Funds fee of \$29.50 will be deducted from your account. No interest will be charged on the overdraft balance.

Overdrafts above and beyond your established Courtesy Pay limit may result in checks or other items being returned to the payee. The Non-Sufficient Funds fee of \$29.50 will be charged per item and assessed to your account. A Courtesy Pay/NSF notice will be sent to notify you of items paid and/or returned.

WHAT IS MY COURTESY PAY LIMIT?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household, you may have a limit on all eligible accounts.

- Free Checking.....\$500
- Interest Checking.....\$700
- Reward Checking.....\$700
- Senior Checking.....\$700

HOW QUICKLY MUST I REPAY MY COURTESY PAY?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible, and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from Community Resource Credit Union informing you that your Courtesy Pay limit has been suspended and additional items will be returned.

WHAT TYPES OF TRANSACTIONS DOES COURTESY PAY COVER?

The chart below shows the different ways you can access your Courtesy Pay limit and indicates whether or not this limit will be reflected in the balance provided

Access points	Is my Courtesy Pay available?	Does the balance provided reflect my Courtesy Pay limit?
Teller	No	No
Writing a Check	Yes	N/A
Debit Card (recurring)	Yes	N/A
Debit Card (everyday)	Upon Request**	N/A
ATM Withdrawal	Upon Request**	No
ACH-Auto Debit	Yes	N/A
Online Banking	No	No
Bill Pay	Yes	N/A
Touchtone Teller	No	No

** Courtesy Pay service will be made available for ATM or everyday debit card transactions upon your request. Call 281-422-3611, visit crcu.org/optin or visit one of our branches to arrange for your ATM and debit card coverage.