

**McKesson & Healthcare Providers Federal Credit Union's  
Courtesy Pay Disclosure**

**What is Courtesy Pay?**

MAHPFCU's Courtesy Pay is a service offered to our members on their personal share draft (checking) account. MAHPFCU may honor overdrafts of individual share draft accounts subject to certain conditions and limitations as set forth in this disclosure. MAHPFCU may subtract a fee, as stated in the Fee Schedule, for each overdraft honored upon presentment.

All members 18 years of age and older are eligible for Courtesy Pay as long as their account remains in good standing. Good standing is defined as making regular deposits and bringing their account to a positive balance at least once every 30 days; not being more than 30 days past due on a loan with MAHPFCU, not having caused a loss to MAHPFCU and not subject to any legal or administrative order or levy. Accounts must be in good standing to be eligible for Courtesy Pay. All existing share draft accounts and/or account that have been opened for a minimum of 60 days may automatically be eligible for Courtesy Pay. Members are subject to a maximum overdraft limit, including overdraft fees, of \$500.00. Primary and/or joint owners may request and/or remove their account(s) from the Courtesy Pay program at any time. Primary and all other owners shall be jointly and completely responsible for the overdraft including the overdraft fee(s).

Courtesy Pay is a non-contractual agreement between MAHPFCU and its members. MAHPFCU has the right to discontinue the program or withdraw any share draft account from the program based on poor performance of the account, or failure to cover the overdrafts. MAHPFCU also has the right to limit participation to one account per household. MAHPFCU has the option to either honor the overdraft or return the item for insufficient funds even though we may have previously paid overdrafts for the member. There is no interest charged on any overdraft or unpaid overdraft charge. There will be no late charges or other fees other than the overdraft charge. MAHPFCU will notify the member by mail of any overdraft paid or returned; however we have no obligation to notify you before we pay or return an item.

The following transactions may be covered by Courtesy Pay:

- ACH debits
- ATM withdrawals and/or Point-of-Sale transactions (if opted in)
- Service or check charges
- Debit Card debits (if opted in)
- Checks issued to a third party
- Recurring debit card transactions
- In-person requests
- Telephone (internal transfers only)

Overdraft items will be posted in accordance with MAHPFCU's existing share draft procedures.

**Members who currently have overdraft transfer protection from savings or overdraft loans will continue to have access to those services prior to utilizing Courtesy Pay.**

It is MAHPFCU's policy to provide members with every opportunity for repayment.

**Option to Waive Courtesy Pay Services**

I do not wish to have Courtesy Pay services extended to me. By signing this form, I understand that MAHPFCU will not cover overdrafts to my share draft account through the Courtesy Pay service and that any item(s) presented against insufficient funds will be returned unpaid with applicable NON-SUFFICIENT FUNDS fees assessed. Additionally, I understand that if I wish to have Courtesy Pay services extended to me in the future, I must meet the eligibility requirements at that time.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Name:** \_\_\_\_\_ **Member Number:** \_\_\_\_\_