

# COURTESY PAY DISCLOSURE

As a benefit of your relationship with us, the AFL-CIO EFCU would like to give you an option to opt in to additional overdraft coverage under the Credit Union's Courtesy Pay program. You should also consider our [Overdraft Line of Credit program](#) to provide overdraft protection.

Courtesy Pay is a service provided to help you, should an overdraft occur. Choosing to opt in will allow the Credit Union to cover your overdrafts for ATM and everyday debit card transactions up to a certain dollar amount, thereby saving you the embarrassment and inconvenience of a returned or declined item, as well as the fee normally charged to you by merchants for items returned to them. The amount of the Courtesy Pay is not shown in your available balance, but may be available to you for ATM cash withdrawals, checks, telephone and Internet Banking, and ACH transactions, and when you use your debit card for purchases at retail merchants. Your account will be charged an [overdraft fee](#) for handling each item, which is the [same fee](#) that the Credit Union charges for items drawn against insufficient funds and returned to the payee. If multiple items are presented against your account on the same day, each item will be assessed the appropriate fee. If your account balance remains overdrawn for longer than 30 days, the Courtesy Pay will generally be revoked. If your account balance remains overdrawn for longer than 45 days, the account will be sent to collections. Without the need for you to opt in, AFL-CIO EFCU does authorize and pay overdrafts for the following types of transactions at the Credit Union's discretion:

- Checks and other transactions made using your checking account number
- Automatic bill payments

Please refer to the fee schedule to determine the amount of the standard overdraft fee charged per item.

AFL-CIO EFCU does not authorize and pay overdrafts for the following types of transactions unless you ask us to; however, we may pay these overdrafts at the Credit Union's discretion if you choose to opt in:

- ATM transactions
- Everyday debit card transactions

You may at any time request Courtesy Pay for your ATM and everyday debit card transactions by:

- Contacting Member Service at (301) 683-2800 after reviewing the [Opt-In form](#); or
- Completing the Opt-In form [[hyperlink to form](#)] and bringing it to one of our locations or mailing the form to:

AFL-CIO EMPLOYEES FEDERAL CREDIT UNION  
8000 CORPORATE DRIVE, SUITE 100  
LANDOVER, MD 20785

A notice will be sent to you officially confirming that we have received your request for the Credit Union to pay overdrafts on ATM and debit card transactions and that your request has been processed. If you choose to opt in, you may decide to opt out at any time. Please be aware Courtesy Pay is not a line of credit and this notice does not constitute either a written agreement of an obligation or a prearranged agreement to pay your overdraft, and we may withdraw this privilege at any time.