



## Protect Your Checking Account with Overdraft Protection & Courtesy Pay! Here is how it works.

This document is an overview of our program. Please contact the credit union with any questions.

<p><b>Program Overview:</b></p>	<p>Dubois-Pike Federal Credit Union understands that you may at times find yourself facing an occasional cash shortfall or occasional short term emergency resulting in an overdraft on your account.</p> <p>What is an overdraft? An overdraft occurs when you don't have enough money available in your checking account to cover a transaction. DPFCU offers three options to cover your overdraft:</p>
<p><b>Option 1: Overdraft Protection:</b> Uses Your Linked Savings Account</p>	<p>Overdraft Protection uses money from your own savings account. If you have linked a savings account and there are enough funds to cover the transaction, we'll automatically transfer the money from that account, saving you the expense of a Courtesy Pay fee.</p> <p><b>Fees:</b> There is a \$3 fee per transfer.</p> <p><b>How to sign up:</b> No Sign up required. This is an automatic service that pulls from your primary savings account when funds are available. Please contact us if you would like to link a different account.</p>
<p><b>Option 2: Courtesy Pay:</b> Coverage for Checks and ACH Transactions</p>	<p>Courtesy Pay is a complimentary, non-contractual service where we consider paying a check or ACH transaction even if you don't have enough money in your account at that moment. We may pay or approve those items up to an overdraft limit of \$500.</p> <p><b>Fees:</b> There is a \$25 fee per item if you use Courtesy Pay to cover an insufficient item.</p> <p><b>How to sign up:</b> As a convenience, we enroll all new eligible checking accounts after 30 days of account opening. You can opt out of this service at any time.</p>
<p><b>Option 3: Extended Courtesy Pay:</b> Coverage for ATM and Debit Card Transactions</p>	<p>Extended Courtesy Pay is a service where we consider paying a debit card transaction or ATM withdrawal even if you don't have enough money in your account at that moment. We may pay or approve those items up to an overdraft limit of \$500.</p> <p><b>Fees:</b> There is a \$25 fee per item if you use Extended Courtesy Pay to cover an insufficient item.</p> <p><b>How to sign up:</b> Opt in is required. Please contact us at 812-634-9278 or visit <a href="http://duboispike.org">duboispike.org</a> to opt in. You can opt out of this service at any time.</p>
<p><b>Terms &amp; Disclosures:</b></p>	<p><i>The Courtesy pay program is free. There are no fees to have Courtesy Pay available on your share draft account. You only pay our standard NSF fee of \$25 if you use Courtesy Pay to cover an insufficient item. Courtesy Pay Service* is a discretionary courtesy or service and not a right of yours nor an obligation on our part to consider paying your reasonable overdrafts. It is available if your eligible account has been open for at least thirty (30) days and thereafter you maintain your account in good standing, which includes at least: (A) Continuing to make deposits consistent with your past practices; (B) You are not in default on any loan obligation to Dubois-Pike Federal Credit Union; (C) You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days; and (D) Your account is not the subject of any legal or administrative order or levy. Of course, any and all credit union fees and charges, including without limitation our non-sufficient funds/overdraft fees (as set forth in our fee schedules) will be included in this limit.</i></p>