

ACU Courtesy Pay

*We've Got
You Covered!*

Protection for Your
America's Credit Union
Ultimate Checking
Account



Home Office

2154 Forest Lane
Garland, TX 75042
972-494-5328
1-800-543-2811
FAX 972-494-0371

For other locations, visit:
www.americascu.org



This credit union federally
insured by NCUA.

Rev. August 2012



ACU COURTESY PAY

ACU Courtesy Pay is a service of convenience for checking account holders at America's Credit Union. It is intended to be used for those infrequent times when you mistakenly overdraw your account. If you do not have enough money in your account when an item is presented, we may pay the item instead of returning it because of insufficient funds.

ACU Courtesy Pay will be the last resort after we draw on all Overdraft Protection choices that you make for your account. These choices include transfers from savings, advances on your America's Credit Union Visa® Credit Card,* and advances on your America's Credit Union line of credit.* If you have not signed up for any of these, please do so, as they will often be much less expensive. Our checking account brochure and application describe these options and allow you to tell us in which order to apply them for Overdraft Protection.

The fee for the payment of each overdraft by ACU Courtesy Pay is \$29. We may charge fees for multiple payments on the same day.

Members eligible for ACU Courtesy Pay will be allowed up to \$750 as an overdraft limit. This limit includes the fees and the amount of the items that were paid.

We will send you a notice each time we apply ACU Courtesy Pay. The negative amount must be paid in 30 days or less from the date we pay the transaction.

ACU Courtesy Pay may be applied to transactions by check, in-person, automated clearing house, or, with your authorization, debit card.

We do not promise to make ACU Courtesy Pay available, even if we have applied it before and even if your account is in good standing.

Some Members will not be eligible for ACU Courtesy Pay. For example, the service will not be available to Members whose accounts have been open for less than 30 days, to Members who have loan delinquencies or who have negative savings balances, or to business accounts.

*Member must apply for credit card and line of credit under our usual standards of creditworthiness.

ACU COURTESY PAY **OPT-OUT FORM**

Do not do anything to add ACU Courtesy Pay to your account. It will be done for you if you are eligible. If you choose to opt-out, you may fill out and mail this form to the address listed below. If you have already given us your choice, you do not need to respond unless you want to change your selection. (If you decide later that you want ACU Courtesy Pay, send a written request to the same address.)

I do not want ACU Courtesy Pay.

Please provide your name, Member Number(s), address, signature and date.

Name

Member Number

Address

City

State

ZIP

Signature

Date

Mailing Instructions:

Please detach and complete this form and mail to:

America's Credit Union
P.O. Box 469046
Garland, TX 75046-9046