

A Courtesy Pay occurs when you don't have enough money in your account to cover a transaction, but we pay it anyway.

You have three options:

Bill payments and checks

This option is standard on your account. If you want this option, you don't have to do anything. Under this option, we pay your checks and online bill payments² and decline your debit card transactions³ and ATM withdrawals.

Pay all transactions

If you switch to this option, we may also authorize ATM withdrawals and debit card transactions that overdraw your account². If we do, we'll charge a Courtesy Pay fee.

Pay no transactions

If you switch to this option, we will reject all transactions that overdraw your account.³

You will be charged these fees¹:

ATM Courtesy Pay fee

No fee (transaction will be declined)

\$25

No fee (transaction will be declined)

Debit card Courtesy Pay fee

No fee (transaction will be declined)³

\$25

No fee (transaction will be declined)³

Online bill payment Courtesy Pay fee

\$25

\$25

No fee (payment will be returned)⁴

Check Courtesy Pay fee

\$25

\$25

No fee (check will be returned)⁴

The maximum fees you will be charged

Three \$25 fees per day for a maximum of \$75 per day.

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Compare options with these examples

Example: You use your debit card to spend \$25 at the store.

Example: You use your debit card to spend \$25 at the store.

Example: You use your debit card to spend \$25 at the store.

Your account has a balance of \$10

Your account has a balance of \$10

Your account has a balance of \$10

Your transaction is declined because there's not enough money in your account -\$0

Your transaction is approved even though there is not enough money in your account -\$25

Your transaction is declined because there's not enough money in your account -\$0

Courtesy Pay fees -\$0

Courtesy Pay fees -\$25

Courtesy Pay fees -\$0

You still have a balance of \$10

You now have a balance of -\$40

You still have a balance of \$10



The Credit Union provides other programs with lower fees to pay transactions that would overdraw your account. You can link your checking account to your savings account or OE Federal credit card. We will use the money from the linked account to pay transactions that overdraw your account.



For more information about your options and to make changes to your selections, call OE Federal Credit Union at (800) 877-4444 or visit oefederal.org. For tools to help you make your overdraft decision, visit consumerfinance.gov/about-us/blog/understanding-overdraft-opt-choice.

1. All current fees are available on our Schedule of Fees.
2. The Credit Union will overdraw your account up to \$500 to pay items under the Courtesy Pay Program. Payment of any and all items under the Courtesy Pay program are made at the discretion of OE Federal Credit Union.
3. Recurring debit card transactions may incur a fee for Non-Sufficient Funds (NSF) to a maximum of three per day or payment of the transaction(s).
4. The item will be returned to the payee unpaid and will be subject to Non-Sufficient Funds (NSF) fees to a maximum of three per day. Fees may be charged by the payee or their financial institution for returned items.

To change your overdraft options, call (800) 877-4444. You can also complete this form and bring it to your closest branch location or mail it to:

OE Federal Credit Union
PO Box 5073
Livermore, CA 94551

Choosing a Courtesy Pay Option¹

Option 1: Switch to Bill payments and checks

OE Federal Credit Union will overdraw your account up to \$500² to pay personal checks and bill payments. Non-recurring debit card transactions and ATM withdrawals that would overdraw your account will be rejected. You will pay \$25 for each check or bill payment paid through Courtesy Pay, up to \$75 per day.

Option 2: Switch to Pay all transactions

OE Federal Credit Union will overdraw your account up to \$500² to pay any transaction, including personal checks, bill payments, debit card transactions, and ATM withdrawals. You will be charged \$25 for each Courtesy Pay instance up to \$75 per day.

Option 3: Switch to Pay no transactions

OE Federal Credit Union will reject all transactions that would overdraw your account. You will be charged a Non-Sufficient Funds Fee (NSF) for each returned check or bill payment.

Member Information and Authorization

Requesting Member's Signature

Date

Member Name

Member Number(s)

1 If we do not receive notification from you otherwise, your account will default to Option 1.

2 Items paid through the Courtesy Pay program are made at the discretion of OE Federal Credit Union.