

## Courtesy Pay FAQs:

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### What is "Courtesy Pay?"

If you don't have enough money in your account to cover a purchase, Courtesy Pay may help by ensuring that your transaction is covered, even if you run short of funds in your account.

Recent Federal Regulation now **requires you to opt in** to receive Courtesy Pay service on your everyday, one time debit card and ATM transactions. Purchases through check, automatic payment or ACH (automatic clearing house) are not affected.

### What happens if I don't opt in?

If you do not opt in and do not have available funds in your checking or through overdraft protection, your everyday debit card transactions will be declined.

### Is there a cost to opt in?

No. There is no cost to opt in to Courtesy Pay. There is also no cost to use the service unless you need it. Should you need it, there is a \$30 overdraft fee for us to pay the item instead of declining the transaction.

### If I opt in, will my debit card purchases always go through?

Whether or not the transaction is paid will be at PNWFCU's discretion. We will make every attempt to pay the transaction, but there is no guarantee.

### How can I opt in?

In order to take advantage of this important member benefit you can opt in any one of these three easy ways:

1. Complete and return an opt in form by mail or bring it to your nearest branch, or
2. Complete the online opt in form in Account Access at [www.pnwfcu.org](http://www.pnwfcu.org), or
3. Call us at 1-800-444-5858, Monday through Friday, 8 a.m. to 6 p.m.

## 5 Tips to Help Avoid Overdrafts...

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As "Your Financial Partner for Life," PNWFCU encourages responsible management of our members' finances. Here are five tips that may help you avoid overdrafts:

### 1. Track your spending

Use a check register to write down every transaction on your account. Remember, outstanding transactions won't be included when you call to check your balance. Only a well-kept check register can reflect your true balance at any given time.

### 2. Sign up for overdraft protection

If you don't already have it, set up an overdraft protection plan to automatically transfer funds from other accounts to your checking in the event of an overdraft.

### 3. Check your balance often

Before making a purchase, check your balance online, anytime by logging in to Account Access, PNWFCU's online banking ([www.pnwfcu.org](http://www.pnwfcu.org)), or by calling TESS, our automated telephone teller (1-800-444-5858, option 7).

### 4. Set up free direct deposits

Direct deposit is a free service that PNWFCU offers our members. Having your paycheck automatically deposited into your checking account ensures you always have enough funds to cover the cost of your purchases. Establishing an emergency savings account and regularly depositing funds can also help cover unexpected expenses.

### 5. Sign up for free e-mail alerts in Account Access

Use Account Access' convenient e-mail alert option to help you keep in touch with your finances. You'll automatically receive an e-mail when your balance goes below an amount you specify.

### Questions?

Contact your local Member Service Representative at 1-800-444-5858, visit us online at [www.pnwfcu.org](http://www.pnwfcu.org) or stop by your nearest branch for more help with avoiding overdrafts.