



PACIFIC NW FEDERAL CREDIT UNION CONSUMER COURTESY PAY SERVICE
Effective 07-01-2026

Pacific NW Federal Credit Union offers a discretionary overdraft payment service, known as Courtesy Pay under the following terms and conditions.

1. **Discretionary Service.** The Credit Union offers the Courtesy Pay service to all eligible consumer checking account owners. However, if you would like the Credit Union to provide Courtesy Pay service for ATM and debit card purchase transactions you must specifically notify us to do so ("opt-in"). For all other overdraft transactions, the Courtesy Pay service will be provided automatically once the checking account has been opened and will continue as long as the account is maintained in good standing with the Credit Union. Accounts of minors are not eligible. Under the Courtesy Pay service, we are not obligated to pay any check or item presented for payment if your account does not contain sufficient funds. The Credit Union may, as a discretionary service and not as a right of yours or our obligation to you, pay overdrafts up to an approved overdraft limit under the terms of this service and subject to your Membership and Account Agreement. This overdraft service is not a line of credit, is not guaranteed, and is independent of any other payment arrangement we may offer. Generally, we will not pay an overdraft for you in excess of any limit we have established for your account type. Also, we may refuse to pay an overdraft for you at any time, even if we have previously paid overdrafts for you. We will notify you by mail (or email, if you have requested) of any insufficient funds, checks, or items paid or unpaid and returned that you may have. However, we have no obligation to notify you before we pay or return any item.
2. **Overdraft Transactions Covered.** If on any day you do not have available funds in your account, the following transactions, which may result in an insufficient or negative balance ("overdrafts"), may be covered under our service: checks; online or other electronic funds transfers; ACH debits and other payments or withdrawals you authorize; account service charges, pre-authorized drafts, and any other items that may be posted to your account. However, ATM transactions and debit card purchases will only be covered under the service if you specifically notify us that you want them to be covered. We reserve the right to pay any checks or items in the order they are presented or received and in accordance with our normal operating procedures for such checks, items or transactions.
3. **Overdraft Fees.** The fee for each paid overdraft is \$30 per check or item. There is no limit on the number of overdrafts paid or overdraft fees incurred on any one day. These fees may be amended as set forth in our rate and fee schedule.
4. **Member Repayment Responsibility.** You agree your overdraft balance, including applicable overdraft fees, is due and payable upon demand. If there is more than one owner on an account, all owners are jointly and severally liable for repayment of the overdraft balance. If you fail to repay your overdraft balance within 10 days of notice from us, we may immediately suspend the overdraft service. Accounts may be closed for failure to repay overdraft balances and we may report account closures to consumer reporting agencies.
5. **Member Opt-Out Right.** The Credit Union offers the Courtesy Pay service as a service and convenience to members for incidental overdrafts. We do not encourage you to repeatedly overdraw your account. We encourage you to manage your finances responsibly. You may opt out of the Courtesy Pay service at any time by notifying the Credit Union verbally or in writing. The Credit Union may require that any verbal opt-out be confirmed in writing. You understand that by opting out of this service, the Credit Union may refuse to pay any check or item that is presented against an insufficient balance on your account and you will be responsible for any NSF/Returned Item fees. You are still responsible to pay any overdraft, even if you have opted out of the service.
6. **Credit Union Contact.** For any questions or to exercise your opt-out right from the Courtesy Pay service, you may call the Credit Union at 800-444-5858 or write Pacific NW Federal Credit Union, 12005 NE Erin Way, Portland, OR 97220.