



### WHAT IF I'M HAVING TROUBLE REPAYING MY COURTESY PAY?

Please contact us at 281.422.3611 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Courtesy Pay more often than you intended; (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

Following regulatory guidance, we will contact you if you are paying multiple fees, to discuss possible alternatives to Courtesy Pay that may better meet your short-term credit needs. In the event you ask us to stop contacting you because you have determined Courtesy Pay is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure Courtesy Pay is still the most appropriate option available to you for covering your short-term credit needs.

### WHAT IF I WANT CRCU TO PAY MY ATM & EVERYDAY DEBIT CARD OVERDRAFTS?

If you want us to authorize and pay overdrafts caused by ATM and everyday debit card transactions, tell us by using one of the methods below:

- Call us at 281.422.3611
- Complete the Consent Form, which is available at any branch, and mail it to us at:  
Community Resource Credit Union  
PO Box 3181  
Baytown, TX 77522-3181

### WHAT IF I DO NOT WANT COURTESY PAY?

If you would like to have this service removed from your account, please call 281.422.3611.

### WHAT ARE SOME OVERDRAFT PROTECTION TIPS I SHOULD KNOW BEFOREHAND?

1. Avoid using Courtesy Pay as a short-term loan. The fees can add up quickly!
2. If you overdraw your account, get money back into your account as soon as possible. Remember to put enough money back into your account to cover the fee(s) and the overdrawn amount.
3. Even if you signed up for Courtesy Pay, there is no guarantee that your bank will cover your checks, ATM withdrawals and debit card and other electronic transactions that overdraw your account.
4. Good account management is the lowest-cost way to protect your money. Overdraft Protection is there in case of unexpected circumstances. The best way to avoid overdrawing your account is to keep track of your balance and only spend what's available in your account.
5. Your available balance is the amount of money in your account that is available for you to use. Your available balance is your actual balance is less: (1) holds placed on deposits; (2) holds on debit card or other transactions that have been authorized but are not yet posted, and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements or to comply with court orders. We use your available balance to determine whether there are sufficient funds in your account to pay items, including checks, drafts, ACH, debit card, and any other electronic transactions.

*CRCU reserves the right to limit participation, make changes at any time, or discontinue this service without prior notice. If you have questions about Overdraft Protection or Courtesy Pay, please call us at 281.422.3611. Courtesy Pay is a non-contractual courtesy that is available to individual/joint accounts in good standing for personal or household use.*

## COMMUNITY RESOURCE CREDIT UNION LOCATIONS

#### Atascocita Branch

6903 Atascocita Road  
Atascocita, TX 77346  
Toll Free: 800.238.3228  
Local: 281.462.2728

#### Garth Road Branch

6810 Garth Road  
Baytown, TX 77521  
Toll Free: 800.238.3228  
Local: 281.422.3611

#### Decker Drive Branch

2900 Decker Drive  
Baytown, TX 77520  
Toll Free: 800.238.3228  
Local: 281.422.3611

#### Mont Belvieu Branch

11001 Eagle Drive  
Baytown, TX 77523  
Toll Free: 800.238.3228  
Local: 281.422.3611

#### Alexander Drive Branch

2700 N. Alexander Drive  
Baytown, TX 77520  
Toll Free: 800.238.3228  
Local: 281.422.3611

#### Hwy 146 Branch

8010 N. Highway 146  
Baytown, TX 77523  
Toll Free: 800.238.3228  
Local: 281.422.3611

#### Crosby Branch

6218 FM 2100  
Crosby, TX 77532  
Toll Free: 800.238.3228  
Local: 281.462.2728

#### New Caney Branch

21856 Market Pl Dr  
Suite 900  
New Caney, TX 77357  
Toll Free: 800.238.3228  
Local: 281.422.3611

### MAILING ADDRESS

PO Box 3181  
Baytown, TX 77522-3181



[crcu.org](http://crcu.org) | [info@crcu.org](mailto:info@crcu.org)  
800.238.3228 | 281.422.3611



# YOUR GUIDE TO Preventing and Managing Overdraft Fees



**Community Resource**  
CREDIT UNION

# COURTESY PAY

## AN ADDITIONAL LAYER OF OVERDRAFT PROTECTION

At Community Resource Credit Union, we understand that unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account, which is why we offer options for overdraft protection. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience. To help support you in instances like these, CRCU provides three overdraft services, including Courtesy Pay.

### WHAT IS OVERDRAFT PROTECTION?

Overdraft Protection services apply to all types of transactions and may help protect your account from being overdrawn by automatically transferring funds to your checking account from another account or line of credit you may have at CRCU, for a fee and/or finance charge. The overdraft lines of credit are subject to credit approval.

### WHAT IS COURTESY PAY?

Courtesy Pay is a discretionary overdraft service that provides you with a safety net up to an automatically assigned overdraft limit.

Your Courtesy Pay limit may be available for checks and other transactions made using your checking account number or automatic bill pay and recurring debit card payments. Also, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit.

### WHAT ARE MY OVERDRAFT COVERAGE OPTIONS?

The best way to avoid overdrafts and fees is to manage your account balance by tracking all checks, debit card purchases and ATM withdrawals. However, if a mistake occurs, CRCU offers ways to cover overdrafts.

OVERDRAFT PROTECTION	RATES AND FEES <sup>1</sup>
Good account management	\$0
Link to savings account	\$2 transfer fee <sup>2</sup>
Line of credit	14% APR <sup>3</sup>
Courtesy Pay	\$29.50 for each item

<sup>1</sup>This information is effective as of June 2015 and is provided as an example.  
<sup>2</sup>The number of transfers allowed from a savings account each month may be limited, and additional fees/consequences for exceeding this limit may apply.  
<sup>3</sup>APR (Annual Percentage Rate) subject to change. Please ask us about our current specific products, rates and fees.

### WHAT ARE MY OPTIONS?

We may provide you a specific Courtesy Pay limit depending on whether your account is in “good standing.” You will receive a letter approximately sixty (60) days after account opening for consumer accounts, informing you that Courtesy Pay has been activated on your account.

If you have Overdraft Protection, such as a transfer from another account, Courtesy Pay is still available as secondary coverage if the other protection sources are exhausted.

Please be aware that the Courtesy Pay amount is not included in your available balance displayed through Home Banking or CRCU ATMs.

Note: A member “in good standing” includes: (1) depositing enough money to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all credit union fees and charges); (2) avoiding excessive overdrafts, which suggest the use of Courtesy Pay as a continuing line of credit; and (3) having no legal orders, levies or liens against your account.



### HOW MUCH DOES COURTESY PAY COST?

When Courtesy Pay is used, the Courtesy Pay fee of \$29.50 will be charged for an overdraft created by a check, an automatic payment (ACH) transaction or a recurring debit card payment. Also, if you have requested us to do so, we may authorize and cover ATM transfers or withdrawals and everyday debit card purchases.

For example, three paid items in one day will result in \$88.50 in fees. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month for the year to date will be reflected on your monthly checking statement.

Please note that the amount of the Courtesy Pay, plus our fee of \$29.50 for each item, will be deducted from your overdraft limit. If the item is returned, the Non-Sufficient Funds (NSF) fee of \$29.50 will be deducted from your account. No interest will be charged on the overdraft balance.

Overdrafts above and beyond your established Courtesy Pay limit may result in checks or other items being returned to the payee. The NSF fee of \$29.50 will be charged per item and assessed to your account. A Courtesy Pay/NSF notice will be sent to notify you of items paid and/or returned.

### HOW QUICKLY MUST I REPAY MY COURTESY PAY?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible, and you must do so within 30 calendar days. If you are not able to do so, you will receive a letter from CRCU informing you that your Courtesy Pay limit has been suspended, and additional items will be returned.

### WHAT TYPES OF TRANSACTIONS DOES COURTESY PAY COVER?

The chart below shows the different ways you can access your Courtesy Pay limit and indicates whether or not this limit will be reflected in the balance provided.

ACCESS POINTS	IS MY COURTESY PAY AVAILABLE?	DOES THE BALANCE PROVIDED REFLECT MY COURTESY PAY LIMIT?
Teller	No	No
Writing a Check	Yes	N/A
Debit Card (recurring)	Yes	N/A
Debit Card (everyday)	Upon Request*	No
ATM Withdrawal	Upon Request*	No
ACH - Auto Debit	Yes	N/A
Online Banking	No	No
Bill Pay	Yes	N/A
Touchtone Teller	No	No

\*Courtesy Pay service will be made available for ATM or everyday debit card transactions upon your request. Call 281.422.3611, go to [crcu.org/optin](http://crcu.org/optin) or visit one of our branches to arrange for your ATM and debit card coverage.