



## What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough of an available balance in your account to cover a transaction, but we pay it anyway. For more information about available balance and overdrafts, please refer to the All About Your Accounts agreement. We can cover overdrafts in several ways:

1. Share Protection transfer from a linked savings account. There is a \$10 per transaction Share Protection Fee. This may be a less expensive option than our fees for Courtesy Pay.
2. Visa® Credit Card Protection transfer from a linked Visa credit card. This option requires credit approval and interest charges may apply. One \$5 Visa Credit Card Protection Fee is assessed on the day in which the transfer(s) occurs. This may be a less expensive option than our fees for Courtesy Pay.
3. Easy Cash Protection transfer from a linked Easy Cash Line of Credit. This option requires credit approval and interest charges may apply. One \$5 Easy Cash Protection Fee is assessed on the day in which the transfer(s) occurs. This may be a less expensive option than our fees for Courtesy Pay.
4. Standard Courtesy Pay Program, which is subject to eligibility criteria and constraints as outlined in our All About Your Accounts agreement.
5. Standard and Extended Courtesy Pay Programs, which are subject to eligibility criteria and constraints, which are outlined in our All About Your Accounts agreement.

Under our Standard Courtesy Pay Program, we may pay checks, Automated Clearing House (ACH) transactions, automatic bill payments, and recurring debit transactions presented against your checking account when you do not have enough available balance to cover these transactions. If you opt in to our Extended Courtesy Pay Program, we may also pay one-time debit card transactions. We will not authorize and pay overdrafts for one-time debit transactions unless you ask us to by opting in. You are not required to have Courtesy Pay Programs on your account – you may opt out at any time.

To be eligible for our Standard Courtesy Pay Program or our Standard and Extended Courtesy Pay Programs, please see the eligibility criteria within the All About Your Accounts agreement.

### What fees will I be charged if APGFCU pays my overdrafts?

APGFCU pays overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. Eligibility for Courtesy Pay Programs does not guarantee that we will pay overdrafts. Under our overdraft practices:

- We will charge you a fee of \$32 each time we pay an overdraft on checks, ACH, Bill Pay, recurring debit transactions, and other transactions made using your checking account number, at the time of the transaction.
- One-time debit card transactions using a PIN, signature, chip, or online will be paid and your account will be charged \$32 per day, at the end of the day, regardless of the number of one-time debit card overdrafts.
- If we do not authorize and pay an overdraft, your transaction will be declined and will be returned unpaid for Non-Sufficient Funds (NSF). You may be assessed a Non-Sufficient Funds Fee of \$32 per transaction.
- Overdraft fees on your account, including Courtesy Pay and Non-Sufficient Funds fees, will not exceed \$320 in a single day. This limit does not include any fees associated with Share Protection transfers, Visa Credit Card Protection transfers, or Easy Cash Line of Credit Protection transfers.



### **Opting In to Courtesy Pay for One-Time Debit Card Transactions**

You may elect to opt in to our Extended Courtesy Pay Program for one-time debit card transactions at any time by completing and submitting the Courtesy Pay form. Eligibility criteria apply and opting in to this service does not guarantee payment. Please allow up to three business days for processing after we receive your request. You may opt in by completing and submitting the online Courtesy Pay form at [apgfcu.com/CourtesyPay](https://apgfcu.com/CourtesyPay), by visiting one of our branch locations, or by mailing this completed form to:

APGFCU  
Attention: Support Services  
PO Box 1176  
Aberdeen, MD 21001-6176

### **Opting Out of Courtesy Pay for One-Time Debit Card Transactions**

You have the right to revoke your consent to pay one-time debit card transactions at any time by completing and submitting the Courtesy Pay form. Fees may still be assessed on pending one-time debit card transactions processed prior to your opt-out request. Please allow up to three business days for processing after we receive your request. You may opt out by completing and submitting the online Courtesy Pay form at [apgfcu.com/CourtesyPay](https://apgfcu.com/CourtesyPay), by visiting one of our branch locations, or by mailing this completed form to the address listed above.

### **Access to Courtesy Pay for Checks, ACH, and Recurring Debit**

Our Standard Courtesy Pay Program is a benefit to members with a checking account who meet the eligibility criteria. Our Standard Courtesy Pay Program may pay checks, Automated Clearing House (ACH) transactions, bill payments, and recurring debit transactions presented against your checking account when you do not have enough available balance to cover these transactions. You have the right to unenroll in our Standard Courtesy Pay Program at any time by completing and submitting the Courtesy Pay form. You may still be assessed Non-Sufficient Funds (NSF) Fees for transactions presented against your checking account when you do not have enough available balance to cover these transactions. You may unenroll by completing and submitting the online Courtesy Pay form at [apgfcu.com/CourtesyPay](https://apgfcu.com/CourtesyPay), by visiting one of our branch locations, or by mailing this completed form to the address listed above.

### **Member Resources**

Please contact us at any time at 410-272-4000 or 800-225-2555, option 4, to reach Member Services or visit one of our convenient branch locations for additional information on our overdraft practices. APGFCU also offers financial education to help our members make informed decisions. Please visit [apgfcu.com/Learn](https://apgfcu.com/Learn) to view resources from our partners at Banzai and GreenPath. In addition, we reserve the right to contact you regarding your usage of our programs. Courtesy Pay is not intended to be used in excess or for extended periods of time. Accounts are monitored for excessive use, and we may remove Courtesy Pay if we believe you are not managing your account in a responsible manner.



## Courtesy Pay Form

By agreeing to have my overdrafts paid by APGFCU, I understand that I have a right to revoke or change my election at any time.

- I am opting IN to the Extended Courtesy Pay Program** to supplement my Standard Courtesy Pay Program, including overdrafts to cover one-time debit card transactions.
- I am opting OUT of the Extended Courtesy Pay Program** and do not wish overdrafts to cover one-time debit card transactions, which will instead be declined. *Please Note: This is only required if you have previously opted IN to the Extended Courtesy Pay Program.*
- I am opting OUT of all Courtesy Pay Programs.** Overdrafts on all transactions will not be paid and I may incur Non-Sufficient Funds (NSF) Fees on checks, ACH transactions, and other transactions using my checking account (excluding one-time debit transactions).
- I am RE-ENROLLING to the Standard Courtesy Pay program.** *Please Note: This is only required if you have previously unenrolled. The Standard Courtesy Pay Program is a benefit for all checking accounts.*

Member Name: \_\_\_\_\_

Member Number: \_\_\_\_\_

Checking Account Suffix(s): \_\_\_\_\_

Date: \_\_\_\_\_