



You remembered to pay the bills, stopped and got gas when you were running low, picked up the gift for that special event, and even thought to send out that check that's been slipping your mind. Usually things run smoothly but every once in a while something comes up or goes wrong. Wouldn't it be nice to have an extra hand when that happens? Americo can be that hand with Courtesy Pay.

Courtesy Pay is our overdraft alternative there for those times when you need it. During those times Americo Federal Credit Union may honor your transaction that would otherwise be denied. Checks paid through regular channels, over-the-counter checks, electronic debits (ACH/EFT), automatic bill payments, and one-time debit/ATM transactions can be considered for discretionary payment through this service totaling up to \$500.00 (including fees).

It's free to enroll in Courtesy Pay and your account will only be charged if you utilize this service. A fee of \$28.00 will apply to each overdraft item applied to your account¹. Once activated a deposit must be made within 30 days of the advance to bring the account back to a positive status². To qualify your account must be established for 60 days and be in good standing³.

¹A maximum of four overdrafts will be covered per day for a maximum fee of \$112.00 per day. ²Share draft accounts with a negative balance will be closed after 45 days. ³Must pass Chex systems report. Other restrictions apply. *The credit union will provide a periodic statement disclosure regarding the total amount of overdraft fees and charges imposed on an account for the statement period and the calendar year-to-date. If two or more consumers jointly hold an account the financial institution shall treat the affirmative consent of any of the joint consumers as affirmative consent for that account. Similarly, the financial institution shall treat a revocation of affirmative consent by any of the joint consumers as revocation of consent for that account.

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814-899-6608
814-899-6005 f**



**2545 W 23rd Street
Erie, PA 16506
814-833-0433
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Member Number

Member Number

Date

Date

Printed Name

Printed Name

Signature

Signature

Joint Name Printed

Joint Printed Name

Joint Signature

Joint Signature

Yes I want to enroll in Courtesy Pay. I authorize Americo Federal Credit Union to pay my overdrafts on checks paid through regular channels, over-the-counter checks, electronic debits (ACH/EFT), automatic bill payments, and one-time debit/ATM transactions. I understand that a standard overdraft fee of \$28.00 will apply to each overdraft item applied to my account. Maximum fees will not exceed \$112.00 (4 overdrafts).

By signing above, I certify that I wish to cancel my Courtesy Pay service with Americo Federal Credit Union. I am aware that once my Courtesy Pay is deactivated, I will lose all Courtesy Pay privileges on checks paid through regular channels, over-the-counter checks, electronic debits (ACH/EFT), automatic bill payments, and one-time debit/ATM transactions.

*Courtesy Pay will not advance monies until all funds from 01 have been exhausted. ** To revoke this service at any time please fill out the opt out form and return it to the credit union. Payment is a discretionary courtesy, and not a right or obligation. Americo FCU in its sole discretion, can cease paying overdrafts at any time without notice.