

OVERDRAFT COVERAGE OPTIONS: COURTESY PAY AND OVERDRAFT PROTECTION

Life happens! DuTrac Community Credit Union understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection Link to Another Deposit Account you have at DuTrac Community Credit Union¹	\$5 fee plus tax per transfer
Overdraft Protection Line of Credit^{1,2}	\$5 fee plus tax per transfer plus interest
Courtesy Pay	\$30 Overdraft Fee plus tax per item

¹Call us at (563) 582-1331, email us at members@dutrac.org, or come by a branch to sign up or apply for these services; ²Subject to credit approval.

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit you may have at DuTrac Community Credit Union for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

Courtesy Pay allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have overdraft protection, Courtesy Pay is still available as secondary coverage if the other protection source is exhausted.

Transactions Covered with Courtesy Pay	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts) *	If you would like to select Extended Coverage for future transactions: <ul style="list-style-type: none"> • call us at (563) 582-1331, • complete the online consent form found at www.dutrac.org, • visit any branch, • complete a consent form and mail it to us at P.O. Box 3250 Dubuque, IA 52004-3250, or • e-mail us at members@dutrac.org
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Payments	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM Withdrawals		X*	
Everyday Debit Card Transactions		X*	

*If you choose Extended Coverage on your consumer account, **ATM withdrawals and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Extended Courtesy Pay coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

You can discontinue the Courtesy Pay in its entirety by contacting us at (563) 582-1331 or sending us an e-mail at members@dutrac.org.

WHAT ELSE YOU SHOULD KNOW

- A link to another account or a line of credit may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, Internet banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit www.mymoney.gov.
- A \$30 Overdraft Fee plus tax is charged for each overdraft item paid, and a \$30 Return Draft Fee is charged for each returned item. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or a Return Draft Fee. All fees and charges will be included as part of the Courtesy Pay limit amount. Your account may become overdrawn more than the Courtesy Pay limit amount because of a fee.
- There is no limit on the total Overdraft Fees or Return Draft Fees per day we will charge.
- If any item is returned because the actual balance in your account is not sufficient to cover the item and the item is presented again, DuTrac Community Credit Union will charge a Return Draft Fee each time it returns the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item DuTrac Community Credit Union may pay the item, and if payment causes an overdraft, charge an Overdraft Fee.
- This describes the posting order for purposes of determining overdrafts. Our general policy is to post items throughout the day and to post ACH credits before ACH debits in the order in which they are received. ATM and PIN-based debit card transactions post as they are received. Holds for signature based transactions are placed as the transaction occurs, and signature-based transactions post throughout the day in the order they are received. Paper checks are posted from lowest to highest dollar amount. However, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Return Draft Fees assessed.
- Although under payment system rules, DuTrac Community Credit Union may be obligated to pay some unauthorized debit card transactions, DuTrac Community Credit Union will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).
- Giving us your consent to pay every day debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Courtesy Pay limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card. If you consent to Extended Coverage on your consumer account, it will remain on your account until you otherwise withdraw it.
- DuTrac Community Credit Union authorizes and pays transactions using the available balance in your account. DuTrac Community Credit Union may place a hold on deposited funds in accordance with our Membership Guide, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the actual balance, less any holds on deposited funds and any debit card holds, plus the amount of the Courtesy Pay limit and any available overdraft protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the actual balance, less any holds on deposited funds and any debit card holds, plus any available overdraft protection, but does NOT include the Courtesy Pay Limit. For accounts with Extended Coverage, the Courtesy Pay Limit is included in the available balance for authorizing ATM and everyday debit card transactions.

- Please be aware that the Courtesy Pay amount is not included in your available balance provided through online banking, mobile banking or DuTrac Community Credit Union's ATMs.
- DuTrac Community Credit Union will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Fee may be assessed.
- Except as described herein, DuTrac Community Credit Union will not pay items if your account does not contain available funds (including the Courtesy Pay limit) to cover the item(s) and the amount of any fee(s).
- DuTrac Community Credit Union may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Courtesy Pay limit (as described herein). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Courtesy Pay limit, is positive and then you contact us.
- DuTrac Community Credit Union may also suspend your debit card if your account is overdrawn more than thirty-two (32) consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- DuTrac Community Credit Union may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.
- If your debit card is suspended, you will be unable to use your debit card for purchases or to access your account(s) associated with the debit card(s) at the ATM while your debit card is suspended. If you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- Eligible consumer and business checking accounts will receive a \$100 Introductory Courtesy Pay limit at account opening.
- Courtesy Pay limits of up to \$500 or \$750 with Direct Deposit are available for eligible consumer checking accounts opened at least 35 days in good standing and up to \$1000 for eligible business checking accounts opened at least 60 days in good standing.
- Courtesy Pay is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Courtesy Pay may be reduced if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within thirty-two (32) days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Courtesy Pay limit reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Membership Guide. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Courtesy Pay, please call us at (563) 582-1331 or visit a branch.