

## 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 and online banking to keep track of your balance. For additional financial education resources, please visit [www.mymoney.gov](http://www.mymoney.gov).
- The \$25 OD/Courtesy Pay Fee that is charged is the same fee amount that is charged if an item is returned as unpaid. If the item is \$5 or less on your account, we will not charge a fee. If multiple items overdraw your account on the same day, each item will be assessed an appropriate OD/Courtesy Pay Fee or a Non-Sufficient Funds Fee of \$25. 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.
- Recipients of federal or state benefits payments who do not wish us to deduct the amount overdrawn and the Overdraft Fee from funds that you deposit or that are deposited into your account may call us at 402.472.2087.
- If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, University of Nebraska Federal Credit Union (NUFCU) will charge a Non-Sufficient Funds 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 NUFCU may pay the item, and, if payment causes an overdraft, charge an OD/Courtesy Pay Fee.
- There is no limit on the total OD/Courtesy Pay Fees per day we will charge. We will not charge an OD/Courtesy Pay Fee on an account if the amount of the item is \$5 or less.
- The posting order for purposes of determining Overdrafts is as follows: Our general policy is to post items throughout the day and to post ACH credits before debits. The first items we pay are ATM withdrawals, everyday debit card transactions and any checks cashed by our employees or that you have written to us. We then pay any items that were submitted electronically, such as ACH items, preauthorized automatic transfers, telephone-initiated transfers and any other electronic transfers. Finally, we pay the remaining items based on presentment sequence. ATM and everyday debit card transactions are posted in the order in which the items are received, while paper checks are posted by draft number; 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 OD/Courtesy Pay Fees or Non-Sufficient Funds Fees assessed.
- Although under payment system rules, NUFCU may be obligated to pay some unauthorized debit card transactions, NUFCU will not authorize debit card or ATM transactions unless your account's available balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your account (Extended Coverage) may result in you incurring OD/Courtesy Pay Fees for transactions that we would otherwise be required to pay without assessing an OD/Courtesy Pay 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. If you consent to Extended Coverage on your account, it will remain on your account until it is otherwise withdrawn.
- NUFCU authorizes and pays transactions using the available balance in your account. NUFCU may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, 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 account balance, less any holds on deposited funds and any debit card holds, plus the amount of the Courtesy Pay limit and any available Automatic Transfer or Overdraft Protection Line of Credit. The available balance for authorizing ATM and everyday debit card transactions on accounts with Standard Coverage is the account balance, less any holds on deposited funds and any debit card holds, plus any available Automatic Transfer or Overdraft Protection Line of Credit, 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 NUFCU's ATMs.
- NUFCU 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 OD/Courtesy Pay Fee may be assessed.
- Except as described herein, NUFCU will not pay items if the available balance in your account (including the Courtesy Pay limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).
- Eligible new checking accounts will receive a \$750 Courtesy Pay limit after thirty (30) 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 suspended 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 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 Deposit Account Agreement and Disclosure. 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 402.472.2087 or visit a branch.