



Courtesy Pay Information

Courtesy Pay is a service that allows us to pay Check or Automatic Clearing House (ACH) items presented against your checking account even if it causes the account to become overdrawn.

Courtesy Pay may provide certain accountholders in "good standing" with the ability to overdraw their checking account up to \$500. The Courtesy Pay limit includes any fees assessed.

If the account has been open at least 180 days and maintained in good standing, defined as A) Making regular deposits sufficient to cover transactions B) Bringing the account to a positive balance at least once every thirty days or less, and C) There are no legal orders outstanding on your account, we may, at our sole discretion, pay overdrafts up to a \$500 maximum, including our normal Non-Sufficient Funds or Courtesy Pay charge(s). Whether we pay or return an item, your account will be assessed a fee, either as a Courtesy Pay charge or a Non-Sufficient Funds charge but you will not be charged both fees for the same transaction. Our current charge per item is \$25 which may be changed with prior notice to you.

This non-contractual courtesy of paying overdrafts requires no accountholder action. No additional agreements need to be signed, and it costs nothing unless the privilege is used by initiating checks or ACH items for more than the available balance on the account. If you maintain the account in good standing and have need for this "courtesy," we may, at our sole discretion, pay the item(s) up to the authorized limit, and we will charge the account our normal Courtesy Pay charge for each item that overdraws the account. We will send you a notice each time an overdraft occurs.

Although you are not charged for using Courtesy Pay unless you have an overdraft, you may opt-out of Courtesy Pay at any time. If you do not want us to pay your overdrafts, you must "opt-out," by signing a form. If you receive a direct deposit social security or other federal benefit check, you must opt-out if you do not want us to apply those funds to repay an overdraft.

Courtesy Pay allows Publix Employees Federal Credit Union to provide a higher level of service to our accountholders by helping to protect your account and reputation when an inadvertent overdraft occurs.

Additional information is found in your account agreement. If you have further questions, do not hesitate to call us at 863-683-6404 in the Lakeland area or 1-800-226-6673 toll-free.



Courtesy Pay

A little extra coverage

Get the Education You Deserve about Courtesy Pay and How It Can Benefit You

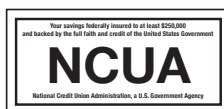
- ✓ Protection from embarrassing returned checks
- ✓ Protection from Merchant return check fees
- ✓ Protection from Collections Agency fees
- ✓ Protection of your Credit Rating



P.O. Box 1000
Lakeland, FL 33802-1000

800-226-6673 863-683-6404

www.pefcu.com



WHAT IS COURTESY PAY?

Courtesy Pay is a service that may pay your insufficient funds checks or Automatic Clearing House (ACH) items up to your approved limit.

HOW DOES COURTESY PAY WORK?

Insufficient funds checks or ACH items up to a limit of \$500 (including the amount of the overdrawn item(s) and the Courtesy Pay fee(s)) may be honored by PEFCU. A \$25 fee will be assessed for each item that draws your account negative. The overdrawn balance must be paid in full no later than 5:00 p.m. (EST) on the 30th day from when the account was first overdrawn. Once the overdrawn balance has been paid in full, you must wait until the following business day to use Courtesy Pay again.

WHAT WILL HAPPEN TO MY CURRENT OVERDRAFT PROTECTION?

If you have Overdraft Protection from your Savings or another Credit Union account, we will still look to pay any insufficient funds check by that method first before utilizing Courtesy Pay or imposing a NSF fee.

DO I HAVE TO APPLY FOR THIS SERVICE?

No, we require no applications or additional signatures. Your account does need to be in good standing, opened for at least 180 days (6 months), receive regular deposits, have a good address, have a positive balance regularly, and no legal orders against the account. You must also have the required \$5.00 minimum balance in your Savings Account.

HOW CAN I ACCESS COURTESY PAY?

Insufficient funds may be paid utilizing Courtesy Pay up to the limits mentioned for the following types of transactions:

Checks
ACH Items
Bill Pay
Teller Window — On us checks

CAN THE CREDIT UNION STOP MY COURTESY PAY PROTECTION?

Yes, Courtesy Pay will be stopped if you are not in good standing or if you tell us not to pay your insufficient fund checks through Courtesy Pay. PEFCU has sole discretion to pay or not to pay an insufficient fund check. There may be other reasons not in this brochure that PEFCU will need to stop Courtesy Pay.

CALL US FOR MORE INFORMATION

We are happy to review Courtesy Pay and its benefits with you — along with giving you other options to add convenience to your account.



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