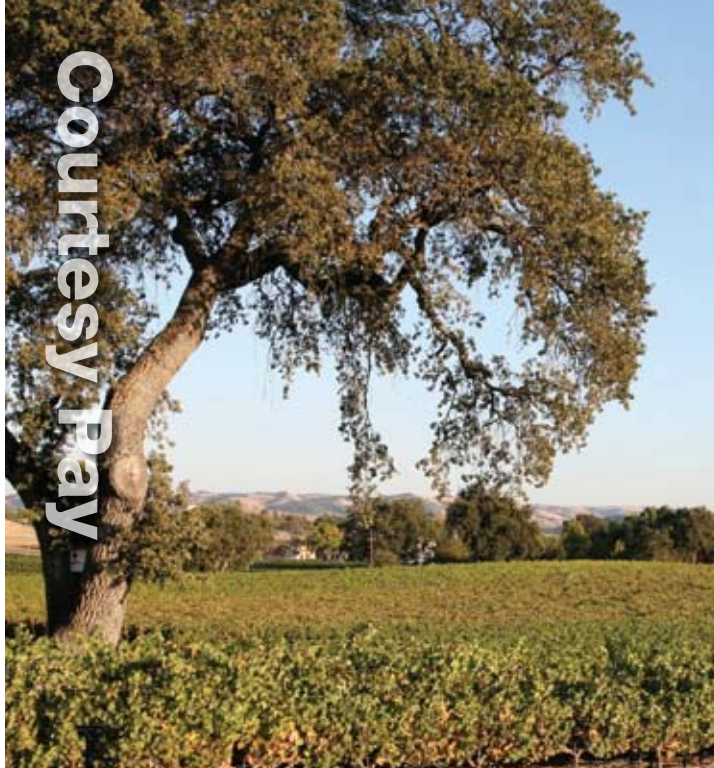


Courtesy Pay



800-262-4488

bankamongfriends.com

Courtesy Pay

Another friendly service to provide peace of mind and help make your life easier.



10/09





Courtesy Pay

Unforeseen circumstances happen to us all, usually at the wrong time! That's why CoastHills Federal Credit Union offers Courtesy Pay, an added member service that protects you from the embarrassment and expense of returned checks.

What is Courtesy Pay?

Courtesy Pay is a service that allows CoastHills to pay a check written on a member's checking account even if it causes the account to become overdrawn.*

How Does Courtesy Pay Work?

Courtesy Pay will cover overdrafts on your checking account up to \$300.** You then have 30 days to bring the account current.

Do I Have to Apply for This Service?

No applications or additional signatures are required to activate Courtesy Pay. As long as the Qualification Period has been satisfied and you're a member in good standing, your Courtesy Pay privilege remains active.†

What if I Already Have Overdraft Protection?

If you already have traditional overdraft protection from shares and/or a line of credit, your overdraft plan will be used first. If there is no other overdraft protection in place, Courtesy Pay will be the first option for your overdraft coverage.

Members Must Opt Out

Members may choose not to participate in the Courtesy Pay program by signing a Courtesy Pay opt-out form. For more details, please visit us on-line at bankamongfriends.com or call **800-262-4488**.

* Some restrictions apply. Courtesy Pay is not available on Teen Scene or 2nd Chance Checking accounts. Primary account holders will be provided a maximum of one (1) Courtesy Pay account.

** A \$29 fee will be assessed for each item that brings your account negative. Whether we pay or return an item, your account will be assessed a fee, either a Courtesy Pay charge or a Non-Sufficient Funds charge, but not both. Members will be notified of any non-sufficient funds items paid or returned.

† CoastHills is not obligated to pay any item presented for payment against a member's account if the account does not have sufficient funds. CoastHills may refuse to pay an overdraft even if we have previously paid overdrafts for that member. A member will be automatically enrolled in the Courtesy Pay service if the account is opened with more than \$500. If the account is opened with \$500 or less, the member will be eligible for Courtesy Pay if an aggregated average daily balance of \$300 is maintained for 60 consecutive days and there is no NSF activity on the account. A member who has previously opted out of Courtesy Pay must meet the same qualifications as new members. A member in good standing is defined as one who: makes regular deposits to the account, brings the account back to a positive balance regularly, has no legal orders outstanding on the account, and has a valid mailing address on file.