

## OVERDRAFT COVERAGE OPTIONS: OVERDRAFT TRANSFER PLAN AND COURTESY PAY

Alltru Credit Union understands that unexpected overdrafts occur from time to time. Overdraft Coverage can help. *(Please also see the Overdraft Policy section of your Membership and Account Agreement for detailed discussion of the overdraft transfer and courtesy pay plans and related terms and conditions)*

### Overdraft Coverage Options

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

Service	Cost
Overdraft Transfer linked to another deposit account you have at Alltru Credit Union <sup>1</sup>	No fee per transfer
Overdraft Transfer Line of Credit <sup>1, 2</sup>	Subject to interest; consumer accounts only
Courtesy Pay Standard or Extended Coverage	\$29.50 Courtesy Pay Fee per item presented*

<sup>1</sup>Call us at (636) 916-8300, email us at [contactus@alltrucu.org](mailto:contactus@alltrucu.org), send us a secure message through online or mobile banking, or come by a branch to sign up or apply for these services.

<sup>2</sup>Subject to credit approval.

**\*Per item presented means each time an item is presented, including re-presentation.**

**Overdraft Transfer Plan** applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit you have at Alltru Credit Union. Please note that overdraft lines of credit are subject to interest and credit approval.

**Courtesy Pay** allows you to overdraw your account to pay a transaction, up to the disclosed limit, in exchange for a fee that is charged for each overdraft. Even if you have Overdraft Transfer Plan options, Courtesy Pay is still available as secondary coverage if the other transfer source is exhausted. Please review ***What Else You Should Know*** for other important information.

Transactions Covered with Courtesy Pay	Standard Coverage (No action required)	Extended Coverage (Your affirmative consent/opt-in required on consumer accounts) *	If you would like to select Extended Coverage for future transactions:
Checks	X	X	<ul style="list-style-type: none"> <li>• call us at (636) 916-8300</li> <li>• complete the form found within your online or mobile banking account</li> <li>• visit any branch</li> <li>• complete a consent form and mail it to us at 1232 Wentzville Parkway, Wentzville, MO 63385</li> <li>• email us at <a href="mailto:contactus@alltrucu.org">contactus@alltrucu.org</a></li> <li>• send us a secure message through online or mobile banking</li> </ul>
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

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

If you want to discontinue Courtesy Pay in its entirety, contact us at (636) 916-8300, email us at [contactus@alltrucu.org](mailto:contactus@alltrucu.org), or send us a secure message through online or mobile banking.