



Overdraft Protection Benefits

What is Courtesy Pay? It is an overdraft privilege program offered as a safety net for eligible Chicago Municipal Employees Credit Union members. Courtesy Pay saves members embarrassment and expense from occasional, accidental overdrafts and can be a lifesaver for your budget.

- Provides overdraft payments of up to \$600 on eligible CMECU Checking accounts
- Convenience – we may cover your transaction for you to avoid embarrassing debit card denials
- Safety net – if you make an error in balancing your checking account, we may still cover the debit transaction for you
- Costs you nothing if you never use it
- Saves you money - no "bounced check" fees from merchants (a check that overdrafts the checking account)
- Peace of Mind – Covers automatic withdrawal overdrafts/unexpected expenses from your account (ACH, EFT debit or other electronic transactions)

Ways Courtesy Pay Can Help

1. You made an honest mistake balancing your checkbook and now you're short of funds.
2. A deposit you expected was delayed.
3. Unforeseen expenses drained your account balance.
4. You can avoid paying a merchant's expensive returned check charge.
5. You also may avoid the embarrassment of a bounced check.
6. You have greater flexibility managing your money.
7. You can keep your credit report score as high as possible.

Instead of automatically rejecting your check or transaction, Courtesy Pay allows us to consider, without obligation on our part, payment of your reasonable overdrafts. Not all accounts are eligible. Some restrictions apply. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.

Sign Up for Complete Coverage Today!

All types of transactions may be subject to overdrafts, and that is why we offer extra coverage for debit and ATM transactions. This means you can have access to Courtesy Pay during non-business hours, which can be useful to cover sudden, unexpected expenses.

Overdraft Protection Benefits	Coverage
A check that overdrafts your checking account	✓
A withdrawal at a branch	✓
An ACH or recurring Visa Check Card transaction	✓
An everyday Visa Check Card transaction at a merchant and Debit card purchases.	✓
An ATM cash withdrawal	✓

It's easy to enroll and there is no cost to sign up. Complete and return this consent form. Mail it to: Chicago Municipal Employees Credit Union, 33 North LaSalle Street, Suite #300, Chicago, Illinois 60602 in the envelope provided, fax it to 312-236-3504 or drop it off at either of our offices. (PLEASE PRINT)

(Note: Anyone listed on the account may elect to "Opt In" on behalf of all account holders)

YES, I "Opt In" to the Courtesy Pay Overdraft Protection service when the following items are cleared to my account and there are insufficient funds to cover them. I further agree to the assessed fee(s) according to the CMECU Schedule of Fees.

- I "Opt In" to Courtesy Pay Overdraft Protection for Share Draft and/or ACH transactions
- I "Opt In" to Courtesy Pay Overdraft Protection for ATM and/or Debit transactions

Member Name: _____ Phone #: _____
 Member Account Number: _____ Email address: _____

X _____
 Signature Date