



Courtesy Pay

Vibe Credit Union offers Courtesy Pay which is a service that allows us to pay checks, electronic fund transfers (EFT) or other payments, or withdrawal requests against our member's checking account, even if it causes the account to become overdrawn.

Courtesy Pay, as a discretionary service, may provide account holders in "good standing" with the ability to overdraw their checking account up to \$1,000. Any fees and charges resulting from this service will be included as part of the maximum amount.

Good Standing is defined as:

- Making regular deposits sufficient to cover transactions
- Being current on all Credit Union obligations
- Having no outstanding legal orders on your account, including bankruptcy
- Maintaining current contact information on your Credit Union account.

Courtesy Pay is not a loan but rather a non-contractual service to cover overdraft items. Nothing needs to be signed, unless you choose to have this service cover one-time debit transactions, then you will need to sign an opt-in form.

Vibe Credit Union does not guarantee Courtesy Pay and reserves the right to use their discretion to pay overdraft items. Any discretionary payment made on your behalf does not obligate Vibe Credit Union to pay any additional items or provide notice of our decision to refuse such items in the future.

Courtesy Pay will clear items on your account even when they exceed your available balance. Your available balance is your account balance less any holds. You can determine your available balance by telephone banking, ATM inquiry or by accessing your account through online banking.

Courtesy Pay allows Vibe Credit Union to provide a higher level of service to our members by helping to protect your account and reputation from inadvertent overdrafts.

You may choose to opt-out of Courtesy Pay by calling us at 248.735.9500.