



## What Else You Need To Know

A link to another account or a line of credit is a less expensive option than incurring an overdraft fee. Good account management is the best way to avoid overdrafts. Use mobile, online and telephone banking to keep track of your balance. [Enroll in our free email or text account alerts.](#)

The \$30 “CTSY PAY FEE” is the same fee amount that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed a separate \$30 “CTSY PAY FEE.” All fees and charges will be included as part of the Courtesy Pay limit amount. Your account may become overdrawn in excess of the Courtesy Pay limit amount as a result of a “CTSY PAY FEE.”

For Consumer accounts, there is no limit of Courtesy Pay Fees per day we will charge. These exceptions do not apply to business accounts.

We generally post items in the following order: 1) ACH credits in the order presented, 2) ACH debits (in the order presented), 3) lockbox payments and deposits (in the order presented), 4) checks (in the order presented), 5) all other items are posted as received. However, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of Courtesy Pay or Return Item Fees assessed.

Although under payment system rules, NIHFCU may be obligated to pay some unauthorized debit card transactions, NIHFCU will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).

NIHFCU authorizes and pays transactions using the available balance in your account. NIHFCU may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Courtesy Pay limit and any available overdraft protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available overdraft protection, but does NOT include the Courtesy Pay Limit. For accounts with Extended Coverage, the Courtesy Pay Limit is included in the available balance for authorizing ATM and everyday debit card transactions. If the funds in the available balance are not sufficient to cover a transaction, any available overdraft protection and/or the amount of the Courtesy Pay limit may be used to authorize and pay a transaction.

Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking or NIHFCU's ATMs.



NIHFCU will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When a hold expires or is removed, the funds will be added to the available balance in your account. Because funds on hold are deducted from your available balance, transactions that are posted while a hold is in place may result in an Overdraft/Return Item Fee.

Except as described in this letter, NIHFCU will not pay items if your account does not contain sufficient available funds (including the Courtesy Pay limit) to cover the item(s) and the amount of any fee(s).

Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Courtesy Pay limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card. If you consent to Extended Coverage on your consumer account, it will remain on your account until you otherwise withdraw it.

- NIHFCU may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Courtesy Pay limit (as described in this letter). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Courtesy Pay limit, is positive and then you contact us.
- NIHFCU may also suspend your debit card if your account is overdrawn more than thirty-two (32) consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- NIHFCU may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.

We may restrict your debit card use if you incur overdrafts in excess of the available funds in your account, including any Overdraft Privilege limit. If you use your debit card for recurring payments, e.g. utilities, and your debit card is ever suspended, these transactions will be declined or returned to the payee(s). You will need to make other arrangements to make these payments to the payee(s)

Courtesy Pay is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time by NIHFCU without prior notice.

A Courtesy Pay limit of \$700 will be granted to eligible consumer checking accounts opened at least 32 days and in good standing.



An Courtesy Pay limit of \$700 will be granted to eligible business checking accounts opened at least 61 days and in good standing.

Courtesy Pay may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 days for a minimum of one business day. Each member and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account and Disclosure Agreement. The total (negative) balance, including all fees and charges, is due and payable upon demand.