



Courtesy Pay Disclosure – Business Accounts

Overview of Standard Courtesy Pay Option. Courtesy Pay is a non-contractual, discretionary service that allows Affinity to pay items presented against a qualified checking account even if they cause the account to become overdrawn. The Courtesy Pay limit includes any Courtesy Pay fees assessed.

As long as you maintain your account in "good standing", are making regular deposits, the business checking account has been open at least 90 days and you are age 18 or older, we may approve your overdraft items within your current available dynamic Courtesy Pay limit. For Courtesy Pay consideration, account is in "good standing" if you (1) make regular deposits to cover transactions; (2) you bring the account to a zero or positive balance for a full 24-hour business day at least once every thirty days; and (3) there are no legal orders, levies or liens against your account; and (4) you do not have delinquent loan accounts.

Overdraft fees can be substantial, especially in relation to multiple small overdrafts. Thus, we discourage the intentional and routine writing of checks or initiating electronic funds transfers or other transactions that will overdraw your account, if paid. Courtesy Pay should be used only for the occasional and inadvertent overdrafts and should not be relied on in the same manner as, for example, a line of credit.

Alternative Overdraft Protection Programs. If more than occasional and inadvertent use of Courtesy Pay is anticipated, we believe you should consider alternatives such as linked accounts or obtaining a line of credit to avoid overdrawing your account. Under a linked account your checking account would be connected to another account, such as a savings account, so as to automatically transfer funds from the other account to the checking account as needed to avoid overdrafts. Under an overdraft line of credit, you would automatically borrow funds on the line of credit and have them transferred to your checking account as needed to avoid overdrafts. We encourage you to inquire about these alternatives we offer as these alternatives can often be cheaper than Courtesy Pay fees.

Categories of Transactions. This non-contractual and discretionary courtesy of paying overdrafts requires no accountholder action for the Courtesy Pay Standard Option and no additional agreements need to be signed. The standard option will cover the following items:

- Checks and other transactions made using your checking account number.
- Automatic bill payments
- Recurring debit card transactions
- ACH withdrawals

ATM/Debit Card Transactions. The [Debit Card Courtesy Pay Option](#) may also allow Affinity to authorize ATM and one-time debit card transactions when enough funds are not available. Your business checking account is automatically opted in for this service but you may opt out at any time.

Dollar Limit. If we establish a dollar limit for payments resulting in overdrafts on your account, overdraft fees (as well as the amounts of the overdraft items) will apply toward that limit reducing the amount available under that limit. This is a dynamic limit and is based upon many factors such as your deposit history, age of your account, loan payment history and how quickly you have repaid any previous overdraft balances. This limit can change daily.

Time for Repayment. We reserve the right to require you to pay an overdraft immediately. You are responsible to pay any negative balance in your account, and should make every attempt to bring your account to a positive balance within 30 days. If, after a period of time, your account has not been brought to a positive balance, we may suspend your account and take other steps to recover the funds, including collection and/or legal action. You will be responsible for all costs of collections including but not limited to, collection fees, attorney fees, and court costs.

Fees. There is no additional cost associated with this service unless you use it. If an item overdraws your account, whether we pay or return an item, your account will be assessed a fee, either as an Overdraft fee or a Returned Item fee but you will not be charged both. Our current charge per item is \$33 for Standard Courtesy Pay and \$15 for Debit Card Courtesy Pay (if the transaction amount is \$75 or greater). There is no limit on the total fees we can charge you for overdrawing your account

Opt-In/Opt-Out Elections. The Courtesy Pay program has two options available: the Standard Option (checks, bill payment, recurring debit card transactions and ACH withdrawals) and the Debit Card Courtesy Pay Option. Please note that the Opt-In/Opt-Out choices are different for each.

Standard Courtesy Pay Option:

Opt-In: No accountholder action is needed and no agreements are required. This is a non-contractual, discretionary program.

Opt-Out: You may always opt-out. You may choose at any time not to participate in the Courtesy Pay program by notifying a Member Service Representative at 800.325.0808.

Debit Card Courtesy Pay Option:

Opt-In: No accountholder action is needed and no agreements are required. This is a non-contractual, discretionary program.

Opt-Out: You may always opt-out. You may choose at any time not to participate in the Courtesy Pay program by notifying a Member Service Representative at 800.325.0808 or by visiting your local branch.

Circumstances Under Which We Would NOT Pay. The circumstances under which we would not pay an item or debit that would overdraw your account are entirely at our discretion, and we reserve the right not to pay. For example, we typically wouldn't pay if your account is not in good standing, not depositing regularly, or you have too many overdrafts. The fact that we pay one or more items creating overdrafts does not obligate us to do so in the future.

Order of Payment. When processing checks or orders drawn on your account, our policy is to pay them according to the dollar amount. We pay the smallest checks and orders first. For electronic transactions, our policy is to pay them in the order in which items are received.

Courtesy Pay offers additional flexibility and convenience in managing your funds, and provides peace of mind knowing that items may be paid up to the dynamic authorized overdraft limit. Using Courtesy Pay may be more costly than other overdraft payment options we offer. Please speak to a Member Service Representative to see if you qualify for these alternative options. Courtesy Pay allows Affinity to provide a higher level of service to our members by helping to protect your account and reputation when an inadvertent overdraft occurs.

Contact Us. If you would like to have this service removed from your account or you would like more information, please contact a Member Service Representative at 800.325.0808 or visit your local branch.