

WHAT ELSE YOU SHOULD KNOW

- A link to another account or a line of credit may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, internet banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit <https://www.mymoney.gov>.
- The \$35.00 Courtesy Pay Fee that is charged if you overdraw your account is the same fee amount that is charged if an item is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Courtesy Pay Fee or a NSF Fee of \$35.00. All fees and charges will be included as part of the Courtesy Pay limit amount. Your account may become overdrawn more than the Courtesy Pay limit amount because of a fee.
- If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Heartland Credit Union will charge an NSF Fee each time it returns the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item, Heartland Credit Union may pay the item, and, if payment causes an overdraft, charge a Courtesy Pay Fee.
- If your account with Courtesy Pay is overdrawn greater than \$750.00, if applicable, a daily Overdraft Fee of \$5.00 per day will be charged for each of the consecutive calendar days the account remains overdrawn. If your account without Courtesy Pay is overdrawn greater than \$35.00, a daily Overdraft Fee of \$5.00 per day will be charged for each of the consecutive calendar days the account remains overdrawn.
- For consumer and business accounts, there is no limit on the total Courtesy Pay Fees per day we will charge.
- This describes the posting order for purposes of determining overdrafts. Our policy is to process Online Banking and Phone Transfers first, in real time as they occur on the day they are processed. We process On-us items second, in real time as they occur on the day they are processed. We process ATM/Debit card transactions third, in real time as they occur on the day they are processed. We process Bill Pay transactions fourth, in the order they are received on the day they are processed. We process ACH debits fifth, by dollar amount – smallest to largest on the day they are processed. We process Shared Drafts sixth, by dollar amount – smallest to largest on the day they are processed. We process Automated Funds Transfers seventh, in order they are received on the day they are processed. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Courtesy Pay Fees or NSF Fees assessed.
- Although under payment system rules, Heartland Credit Union may be obligated to pay some unauthorized debit card transactions, Heartland Credit Union will not authorize debit card or ATM transactions unless your account's available balance (including Overdraft Coverage Options) is sufficient to cover the transactions and 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 Courtesy Pay Fees for transactions that we would otherwise be required to pay without assessing a Courtesy Pay 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. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.
- Heartland Credit Union authorizes and pays transactions using the available balance in your account. Heartland Credit Union may place a hold on deposited funds in accordance with our Important Account Information for Our Members, 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.

- Please be aware that the Courtesy Pay amount is not included in your available balance provided through online banking, mobile banking or Heartland Credit Union's ATMs
- Heartland Credit Union will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two calendar days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the transaction is posted to the ledger balance, a Courtesy Pay fee may be assessed.
- Except as described herein, Heartland Credit Union will not pay items if the available balance in your account (including the Courtesy Pay limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).
- Heartland Credit Union may 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.
- If your debit card is suspended, you will be unable to use your debit card(s) for purchases or to access your account(s) associated with the debit card(s) at the ATM while your debit card is suspended. If you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- Heartland Credit Union may provide you a specific Courtesy Pay limit depending on the type of account you have. A Courtesy Pay limit of \$750.00 may be granted to eligible consumer and business checking accounts at account opening.
- Courtesy Pay is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Courtesy Pay may be reduced if 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. You must bring your account balance positive for at least one business day to have the full Courtesy Pay limit reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Important Account Information for Our Members. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Courtesy Pay, please call us at (217) 726-8877 or visit a branch.