



Protect Your ACCOUNTS

An overdraft occurs when the business account does not have enough money in the account to cover a transaction, but Rally pays it anyway.

What is Courtesy Pay?

We use the business account available balance when determining whether a transaction will cause your account to overdraw and for charging overdraft related fees. Business account available balance may become negative due to a preauthorized transaction. Overdraft Coverage Options are a courtesy.

Switching to Courtesy Pay to cover All Transactions is free. You may remove the overdraft coverage at any time.

Overdraft Coverage

Courtesy Pay Overdraft Services (Referred to as Courtesy Pay) on Bill Payments/ACH, Checks, ATM Withdrawals and Debit Card Transactions

Any of these transactions can overdraw your account. An Insufficient Funds Charge Fee is charged if you overdraw your account by ATM and one time debit card transactions, ACH, Checks and Bill Payments.



You May Also:

Link an Account (Overdraft Protection)

You can link a business checking account to another account, such as your business savings account. We will use the money from the linked account to pay transactions that overdraw your checking account. Each transfer will be charged an OD Protection Transaction Fee. See rate and fee schedule. If you link your savings the minimum amount you may transfer to cover the overdraft is \$100 or the available balance; for money market the minimum you may transfer to cover the overdraft is \$500. Excessive withdrawal and transaction limits apply. See Rally Business Member Agreement at rallycu.com for more details.

or

Declining Courtesy Pay

You are NOT required to have this service on your business account. Removing Courtesy Pay means that we may return items presented against insufficient funds and may assess applicable insufficient funds charge per our current fee disclosure. You may incur additional fees from the payee (i.e., store, individual, landlord, etc.).

Understanding Fees

Courtesy Pay with Opt-in to all Transactions

ATM Insufficient Funds Charge	\$30
Debit Card Insufficient Funds Charge	\$30
Online Bill Payment/ACH Insufficient Funds Charge	\$30
Check Insufficient Funds Charge	\$30

Things to Note:

*Rally offers coverage of your transaction through Courtesy Pay at our discretion. Rally may approve your overdraft items within your current available Courtesy Pay limit if the business account owners maintain the account in "good standing". Eligible accounts in good standing will be covered automatically with this service.

"Good Standing" Means:

- ✓ You make regular deposits consistent with your past practices
- ✓ You keep current on loan obligations with the credit union
- ✗ You do not have a charged off loan or account
- ✗ You do not have a current bankruptcy
- ✗ Your account is not subject to legal action or restrictions (i.e., garnishments, liens, etc.)
- ✗ If any items have been paid into overdraft, the account has been brought back to an end of day positive balance at least once within 30 days

For Example:

A Courtesy Pay Transaction

Example: You attempt to spend \$25 at the store using your debit card and your account has \$10.

Your transaction is approved even though there is not enough money in your account. **-\$25**

Insufficient Funds Charge: **-\$30**

You still have: **-\$45**

B Overdraft Protection

Example: You attempt to spend \$25 at the store using your debit card and your account has \$10. You have \$110 in a linked account.

Your transaction is approved even though there is not enough money in your account. Funds get transferred to cover the negative amount. **-\$5**

Insufficient Funds Charge: **-\$0**

You still have in savings: **\$5**

Checking now has: **\$75**

How to Take Action

To make any changes, remove overdraft service or link another account, please contact us via phone at **1-800-622-3631** or **361-986-4500**, via email at **info@rallycu.com** or by visiting one of our branch locations.

In Order to Avoid Fees:

Rally encourages you to keep track of your account balance by reconciling your account transactions regularly and managing your finances responsibly.

For more information, such as how a temporary debit authorization (preauthorization) hold may affect your available balance or "transaction limits" on savings and money market accounts, please review the Rally Business Member Agreement at **rallycu.com**.