



# Protect Your ACCOUNTS

Overdrafts occur when you don't have enough money in your account to cover a transaction, but Rally pays it anyway. Courtesy Pay can help protect you against additional fees from the payee.

## What is Courtesy Pay?

We use your available balance when determining whether a transaction will cause your account to overdraw and for charging overdraft related fees. Your available balance may become negative due to a preauthorized transaction, so we offer Overdraft Coverage Options as a courtesy.

## Coverage Options

- A** **Keep Courtesy Pay Overdraft Services (referred to as Courtesy Pay) on Bill Payments/ACH and Checks only. This option comes with your account.\***

We generally let your online bill payments/ACH and checks go through and decline your debit card transactions and ATM withdrawals. An Insufficient Funds Charge Fee is charged if you overdraw your account by Bill Payment, ACH or Check.

- B** **Courtesy Pay with Opt-In to All Transactions**  
If you opt-in to All Transactions, we may also authorize ATM withdrawals and debit card transactions that 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 your checking account to another account, such as your savings account, which will be used to pay any transactions that overdraw your checking account. Each transfer will be charged an Overdraft Protection Transaction Fee. See rate and fee schedule online. 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.

or

### Opt-Out of Courtesy Pay

You may also opt-out of Courtesy Pay. When you opt out, if there aren't sufficient funds in your account, the item will be declined or returned unpaid. We may charge an Insufficient Funds Charge Fee and you may incur additional fees from the payee (i.e. the individual, business, landlord, etc.)

## Which Option is Right for You?

	<b>A</b> Keep Courtesy Pay on Bill Pay/ACH and Checks Only	<b>B</b> Courtesy Pay with Opt-in to all Transactions
ATM Insufficient Funds Charge	No Fee	\$30
Debit Card Insufficient Funds Charge	No Fee	\$30
Online Bill Payment/ACH Insufficient Funds Charge	\$30	\$30
Check Insufficient Funds Charge	\$30	\$30

### For Example:

#### **A** Keep Courtesy Pay on Bill Pay/ACH and Checks Only

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

Your attempted transaction is declined because there is not enough money in your account. **-\$0**

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

You still have: **\$10**

#### **B** Courtesy Pay with Opt-in to all Transactions

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.  $\$10 - \$25 =$  **-\$15**

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

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

### 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 primary account owner is at least 18 years old and maintains his/her account in "good standing."

### "Good Standing" Means:

- ✓ You make sufficient deposit(s) to bring your account to a **positive end-of-day balance** at least once every 30 calendar days;
- ✗ **You do not** excessively overdraft, suggesting the use of Courtesy Pay as a continuing line of credit;
- ✗ **You do not** have a delinquent loan;
- ✗ **You do not** have a charged off loan or account;
- ✗ **You do not** have restrictions on your funds (i.e. garnishments, liens, etc.) by legal order; or
- ✗ **You do not** have a current bankruptcy

### 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 Member Agreement at [rallycu.com](http://rallycu.com).

## How to Take Action

To opt in, link an account or opt out, you may contact us by phone at **1-800-622-3631** or **361-986-4500** or visit us at a branch location.

Visit [rallycurewards.com/optin](http://rallycurewards.com/optin) to get the tools, videos and a step-by-step Opt-in guide.