

## OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PROTECTION AND COURTESY PAY PROGRAM

Mountain Laurel Federal Credit Union understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

### Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection link to another deposit account you have at Mountain Laurel Federal Credit Union <sup>1</sup>	\$0 fee per transfer
Courtesy Pay Program Standard or Extended Coverage	\$25 CPAY Fee per item presented*

<sup>1</sup>Call us at (814) 834-9518, email us at [member.services@mlfcu.net](mailto:member.services@mlfcu.net), or come by a branch to sign up this service;

*\* Per item presented means each time an item is presented, including representation*

**Overdraft Protection** applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account you may have at Mountain Laurel Federal Credit Union.

**Courtesy Pay Program** allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Courtesy Pay Program is still available as secondary coverage if the other protection source is exhausted. Please review **What Else You Should Know** for other important information.

Transactions Covered with Courtesy Pay Program	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts) *	If you would like to select Extended Coverage for future transactions: <ul style="list-style-type: none"> <li>• call us at (814) 834-9518</li> <li>• complete the online consent form found at <a href="http://www.mlfcu.net">www.mlfcu.net</a></li> <li>• visit any branch</li> <li>• complete a consent form and mail it to us at P.O. Box 193, St Marys, PA 15857</li> <li>• email us at <a href="mailto:member.services@mlfcu.net">member.services@mlfcu.net</a></li> </ul>
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

\*If you choose Extended Coverage on your consumer account, **ATM transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Courtesy Pay Program Extended Coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

You can discontinue Courtesy Pay Program in its entirety by contacting us at (814) 834-9518 or sending us an email at [member.services@mlfcu.net](mailto:member.services@mlfcu.net).