

## Your Liability for Overdrafts and Courtesy Pay

If you do not understand any provision in the “Your Liability for Overdrafts and Courtesy Pay” section or have any questions, please contact us at (586) 466-7800 or visit any of our branches for assistance.

### a. General:

#### 1. What Does It Mean to Overdraw Your Account?

“Overdrawing” your account means that there are not enough *available funds* (as described in Section B below) in your account to cover a transaction. When this happens, your account may reflect a negative or “overdrawn” balance.

Transactions or events that may cause your account to become overdrawn include, but are not limited to:

- payments of checks, electronic fund transfers, telephone-initiated transactions, preauthorized payments through our Bill Payment Service, debit card transactions, or other withdrawal requests you authorize;
- the return of items you deposit;
- the assessment of service charges by us; or
- the deposit of items that are not yet considered “available” under our [Funds Availability Policy](#).

#### 2. What Happens if the Credit Union Refuses to Pay the Item?

If you overdraw your account, we may return the item unpaid. This is commonly referred to as a return for “non-sufficient funds” or “NSF.” Please note that the Credit Union has no control over how many times an intended payee may resubmit an item for payment.

Each time an item is presented to us for payment and we return it unpaid, an NSF Fee will be assessed to your account. There is **no limit** on the number of NSF Fees that may be charged to your account. NSF items are described in more detail in Section D.

#### 3. What Happens if the Credit Union Pays the Item?

If you overdraw your account and we decide to pay the item, we may do so in one of two ways:

- **Courtesy Pay**, which is our standard overdraft practice that comes with your account; or
- **Overdraft Transfer**, which is an overdraft protection plan that transfers funds from a linked account.

You may choose to decline either of these services at any time. If you do, transactions that exceed your available balance may be declined for non-sufficient funds and may result in NSF Fees.

The Credit Union also offers a line of credit that can be utilized for overdraft transfer for qualifying members. This *Your Liability for Overdrafts* section describes only our Courtesy Pay and Overdraft Transfer services. If you have questions about or wish to apply for a line of credit, please contact the Credit Union for more information.

#### 4. Your Obligation to Keep Records of Your Transactions

While we provide Courtesy Pay and Overdraft Transfer as a convenience to help you avoid overdrafts, NSF transactions, and related fees, **you are responsible for monitoring the funds available in your account** before initiating any transaction. This includes writing checks, preauthorizing payments through our Bill Payment service, authorizing ACH transactions, making ATM withdrawals, or using your debit card.

You should maintain an accurate, up-to-date running balance that reflects all of your transactions.

It is especially important to keep track of transactions you have authorized but that have not yet cleared—such as outstanding checks or automatic bill payments. Your available balance (explained in more detail below) may not reflect these pending transactions until they are actually paid from your account.

## b. Your Available Balance:

### 1. Current Balance Versus Available Balance

Your checking account has two types of balances: the **“current” balance** and the **“available” balance**. You can view both balances online, at a Credit Union-owned ATM, by phone, or at a branch.

Understanding the difference between these balances is important so you know how much money is **actually available** for you to use at any given time. This section explains what current and available balances are and how they work.

### 2. Your “Current Balance”

Your **current balance** is the amount of money in your account at a given time, but not all funds included in the current balance are considered **available** for transactions. The current balance is also sometimes called your **ledger balance** or **actual balance**. The current balance reflects transactions that have **posted** to your account, but it **does not include**:

- transactions that have been authorized but are still **pending**, or
- deposits that are **on hold**.

Although the term “current” may suggest that the balance reflects all funds you can spend, it may **not** be up-to-date because any pending purchases, holds, fees, or deposits that have not yet posted are **not** included.

#### Example:

- Suppose your current balance is \$50, and you just wrote a check for \$40.
- Your current balance shows \$50, but it does not reflect the pending check.
- In this case, your **available balance** is \$10 (\$50 current balance minus \$40 check).

### 3. Your “Available Balance”

Your **available balance** is the amount of money in your account that you can use **without incurring a fee**. The available balance takes into account factors such as:

- **Holds placed on deposits**, and
- **Pending transactions**, like debit card purchases that the Credit Union has authorized but that have not yet posted or settled to your account.

#### Example:

- Suppose your current balance is \$50.
- You use your debit card at a restaurant for a \$20 lunch. The merchant may request pre-authorization for \$20 (or possibly a different amount).
- We place an **authorization hold** of \$20 on your account.
- Your **current balance** remains \$50 because the transaction has not yet posted.
- Your **available balance** is now \$30 (\$50 current balance minus \$20 authorization hold).
- When the merchant submits the final payment (which may occur days later and could be for a different amount than the hold), we will:
  - Release the authorization hold, and
  - Post the transaction to your account, which will reduce your **current balance** by the posted amount.

### 4. Your Available Balance and Non-Debit Card Transactions

For electronic funds transfers (ACH), checks, bill payments, and other **non-debit card transactions**, we use your **available balance at the time the transaction posts** to determine whether your account is overdrawn and whether a fee will be assessed.

For information on how your available balance applies to **debit card transactions**, please see Section C.

### c. Authorization Holds for Debit Card Transactions:

#### 1. What is an Authorization Hold?

When you use your debit card to pay for goods or services, the merchant may request **preauthorization** for the transaction.

When we preauthorize the transaction, we commit to make the requested funds available when the transaction posts. As part of this process, we generally place a **temporary hold** on some or all of the funds in your account linked to your debit card, based on the amount of the merchant's preauthorization request.

We refer to this temporary hold as an **"authorization hold."** The amount of the authorization hold is **subtracted from your available balance** as preauthorization requests are received throughout the day.

#### 2. How Does an Authorization Hold Affect Your Available Balance?

Until the transaction **settles** or we otherwise remove the hold (for example, if the hold exceeds the allowed time or we determine it is unlikely to be processed), the funds subject to the hold are **not available** for other purposes.

After you authorize a transaction, the merchant eventually processes it and submits it to us for payment. This can occur **hours or even days** after you authorized the transaction, depending on the merchant and its processing company.

We have **no control** over when a merchant may present a transaction for payment. Merchant payment requests are received in real time throughout the day and are **posted to your account** as they are received.

#### 3. The Amount of an Authorization Hold May Differ From the Actual Transaction

The amount of an **authorization hold** may differ from the final transaction amount because the merchant may not yet know the exact amount when the authorization request is submitted.

For example:

- At a restaurant, you may add a tip after the preauthorization.
- At a gas station, the final transaction amount may differ from the initial preauthorization.

For these types of transactions, the authorization hold may be **different from the final transaction amount**, or there may be **no authorization hold** at all.

In some cases, we may **not receive an authorization request** from the merchant, so no hold will appear in your available balance. We **cannot control** how much a merchant requests for authorization or when the merchant submits the transaction for payment.

#### 4. Length of an Authorization Hold

We may place an **authorization hold** on your account for up to **five (5) business days**, or for up to **thirty (30) business days** for certain types of debit card transactions, starting from the time of the authorization or until the transaction is paid from your account.

If the transaction is **not submitted for payment**, we will release the authorization hold, which will increase your available balance until the merchant submits the transaction and it posts to your account. Once the merchant submits the transaction, we must honor the prior authorization and will pay the transaction from your account.

In some cases, when the authorization hold amount is **more or less than the actual transaction amount**, we may maintain the hold even after the transaction posts. This may temporarily **decrease your available balance**. However, in these cases, an authorization hold will **never be maintained for longer than five (5) business days**, or up to thirty (30) business days for certain transactions.

## 5. Your Available Balance and Debit Card Transactions

For **debit card transactions**, we use your **available balance at the time a transaction is authorized** to determine:

1. Whether the transaction will overdraw your account, and
2. Whether a fee will be assessed.

Your available balance may **not reflect all debit card transactions**, especially those with **merchant authorization holds**.

- If your available balance is **insufficient** to cover the preauthorization amount and you have **not opted into Courtesy Pay** for everyday debit transactions, we will **decline the transaction**.
- If your available balance is **sufficient**, the authorization request will be approved, and an **authorization hold** will be placed for the requested amount.

### Courtesy Pay for Debit Card Transactions

If your available balance is **insufficient** and you have opted into Courtesy Pay for everyday debit transactions, we **may approve the transaction**.

- If we approve a transaction using Courtesy Pay because your available balance is insufficient, a **Courtesy Pay Fee** will be charged when the transaction posts, **regardless of your available balance at the time of posting**.
- Transactions set up as **recurring debit card payments** may be covered by Courtesy Pay even if you have not opted in for everyday debit transactions.

### Examples

#### 1. Restaurant Transaction Example

- Current and available balances: \$50.
- You use your debit card at a restaurant for \$20. The merchant requests preauthorization of \$20.
- An authorization hold of \$20 is placed, leaving an available balance of \$30 (current balance remains \$50).
- Before the restaurant charge posts, a \$40 check you wrote posts. Available balance is \$30, so your account is overdrawn by \$10.
- If we pay the \$40 check under Courtesy Pay, a **Courtesy Pay Fee** is charged, further increasing the overdrawn amount.
- When the restaurant transaction posts (which may include a tip), the authorization hold is released. A Courtesy Pay Fee is charged for the restaurant charge because the available balance was insufficient at the time the debit card transaction posted to your account.

#### 2. Store Transaction Example

- Current and available balances: \$5.
- You use your debit card at a store for \$25. The merchant requests preauthorization of \$25.
- An authorization hold is placed, and **Courtesy Pay** is used to approve the transaction.
- A **Courtesy Pay Fee** is charged because your available balance was insufficient at the time of authorization.
- This fee applies **regardless of the available balance when the transaction posts**.

## d. Payment of Overdrafts:

### 1. The Credit Union Has No Obligation to Pay Your Overdrafts

The Credit Union is **not required** to pay any item if your account does **not have sufficient available funds**.

- If we **choose to pay** a transaction that overdraws your account, we are **not obligated to continue paying** future overdrafts.
- We may pay **all, some, or none** of your overdrafts, and we are not required to provide notice before doing so.
- You are **responsible for repaying any overdrafts** on your account, whether or not you created them.
- If we take **collection action** for unpaid overdrafts, you agree to pay any **collection costs** incurred.
- The Credit Union may **close your account without notice** if there is excessive overdraft activity, and may report the account to a **consumer reporting agency**.

## 2. Fees Associated with Overdrawing Your Account – Courtesy Pay Fees

We may assess a fee each time an item is presented for payment that:

- We pay, resulting in an overdraft, or
- We decline, because paying it would have resulted in an overdraft.
- If we pay an item under Courtesy Pay, a Courtesy Pay Fee will be charged.
- In most cases, we will not charge a Courtesy Pay fee for transactions under \$5.00, even if the transaction overdraws your account.

## 3. Fees Associated with Overdrawing Your Account – Overdraft Transfer

There are fees associated with using Overdraft Transfer, which may be lower than Courtesy Pay Fees or NSF Fees.

- If we pay an item using Overdraft Transfer, an Overdraft Transfer Fee will be charged.
- If you have elected both Overdraft Transfer and Courtesy Pay, there may be circumstances where **both fees** apply. These situations are explained in more detail in Section F.
- There is **no limit** to the total fees that may be charged for overdrawing your account.

## 4. Fees Associated with Overdrawing Your Account – NSF Fees

If we **do not pay** an item due to insufficient available funds, we will **return the item unpaid** and assess an **NSF Fee** each time the item is presented for payment.

- We have **no control** over how many times a payee may resubmit the same item.
- There is **no limit** on the total fees that may be charged for overdrawing your account.

## 5. Fee Schedule

For a current listing of all fees and qualifying amounts related to overdrawing your account, please refer to the Credit Union [Fee Schedule](#).

## 6. Acknowledgement Regarding Available Balance

You acknowledge that you **may still overdraw your account**, even if your available balance appears sufficient to cover a transaction. This is because your available balance may **not reflect all outstanding transactions**, such as:

- Checks you have written that have not yet been submitted for payment,
- Automatic bill payments you have authorized, or
- Other pending transactions that have not yet cleared your account.

For example, a check you wrote may still be outstanding because the payee has not submitted it for payment. That check will not be reflected in your available balance until it posts to your account.

Your available balance may also **not reflect all debit card transactions**. We have no control over when a merchant submits a transaction for payment.

- If a merchant obtains prior authorization but does not submit an everyday debit card transaction within five (5) business days (or up to thirty (30) business days for certain types of debit card transactions, such as car rentals or international transactions), we are required to release the authorization hold.
- Once the hold is released, your available balance will **not reflect the transaction**. See the section “**Authorization Holds for Debit Card Transactions**” for more information.

Finally, your available balance may **not reflect recent deposits**. Please refer to the [Funds Availability Disclosure](#) for details regarding when deposits are available for withdrawal.

## e. How Transactions Are Posted To Your Account:

There are two main types of transactions in your account:

1. **Credits** – deposits of money into your account, and
2. **Debits** – payments or withdrawals from your account.

It is important to understand how transactions are applied so that you know **how much money is available** at any given time. The following explains **generally how and when transactions are posted** to your account.

#### Processing Order of Transactions

- **Checks, drafts, and other items:** processed by **amount**, from **lowest to highest**.
- **ACH deposits and withdrawals:** generally posted in the **order received**.
- **ATM, Teller, and Debit PIN transactions:** generally posted **in real time**.
- **Transactions performed in person** (e.g., teller withdrawals): generally paid at the **time of the transaction**.

The order in which transactions are posted is important if your account does not have sufficient available funds to cover all items. If a transaction is presented and there are insufficient funds, we may, at our discretion:

- Automatically transfer available funds from your designated account using Overdraft Transfer,
- Pay the item under Courtesy Pay, or
- Return the item as NSF.

#### Important Notice

The above information is a general description of how transactions are posted. These practices may change, and the Credit Union reserves the right to pay items in any order, as permitted by law.

#### f. Overdraft Transfer Protection:

##### 1. Overdraft Transfer

We offer an optional overdraft protection plan called Overdraft Transfer, which uses funds from a linked savings account to cover overdrafts in your checking account.

- **Priority of Services:** When your account is overdrawn, we will first attempt to use Overdraft Transfer before applying our discretionary Courtesy Pay service. Using Overdraft Transfer may help you save money on fees associated with overdraft protection.
- **Authorization:** By enrolling in Overdraft Transfer, you authorize us to **automatically transfer available funds** from your linked savings account, along with applicable **Overdraft Transfer Fees**, to cover overdrafts in your checking account.
- **Optional Feature:** Overdraft Transfer is optional and can be added to your checking account at any time. To request or terminate this service, you may:
  1. Call us at (586) 466-7800;
  2. Visit any branch and speak with a FreeStar Financial Representative; or
  3. Mail a request to:  
FreeStar Financial Credit Union, PO Box 2800, Mt. Clemens, MI 48046
- **Fees:** Overdrafts paid through Overdraft Transfer are subject to a **per-item Overdraft Transfer Fee**, as outlined in the [Fee Schedule](#).
- **If Overdraft Transfer is Declined or Terminated:**
  - If you decline or terminate Overdraft Transfer and are **not eligible for Courtesy Pay**, items presented against insufficient funds **will not be paid** unless they are **previously authorized everyday debit card transactions**.
  - Items returned unpaid will incur an **NSF Fee** each time they are presented.
  - We **cannot control** how many times a payee may resubmit the same item, so **multiple presentments may result in multiple fees**.
  - Transfers and any applicable fees will appear on your periodic account statements.

##### 2. Limits on Overdraft Transfer

We will **not transfer more than the available balance** in your designated linked account. If the total of an overdraft and the related fee(s) exceeds the available balance, we will transfer up to the available balance to pay one or more transactions, plus the applicable fee(s) for each item.

- Any transactions that cannot be fully paid by Overdraft Transfer may be:
  - Paid using **Courtesy Pay**, or
  - Returned unpaid, with **Overdraft Transfer Fees, Courtesy Pay Fees, and/or NSF Fees** assessed as applicable.

#### Example

- Checking account balances: Current and available = \$50
- Linked savings account available balance: \$10
- You write a check for \$80

Since your checking account and linked savings account together **do not have enough funds** to cover the full \$80:

1. If you have elected **Courtesy Pay**, we may:
  - Transfer the \$10 from your linked savings account, and
  - Pay the remaining \$70 using Courtesy Pay.
  - In this case, you would be charged **both an Overdraft Transfer Fee and a Courtesy Pay Fee**.
2. If we choose **not to use Courtesy Pay** (remember, it is a discretionary service):
  - No funds will be transferred from your linked savings account,
  - The transaction will be declined, and
  - An **NSF Fee** will be assessed each time the item is presented for payment.

**Important:** We have no control over how many times a payee may resubmit the same item. Multiple presentments of the same item may result in **multiple fees**.

#### 3. We May Return Items Unpaid

The Credit Union is **not obligated to pay** any item if your account does **not have sufficient available funds**.

- If we **do not authorize and pay an overdraft**, the transaction or item will be **declined or returned unpaid**, and a related **NSF Fee** will be charged as described in the Fee Schedule.
- You are **responsible for ensuring** your account has sufficient available funds to cover the transactions you initiate or authorize.
- The timing of when merchants or payees submit transactions may **vary**, which can affect whether funds are available.

#### Multiple Presentments

- If your account lacks sufficient funds and a transaction is returned unpaid, the merchant or payee may **resubmit the same transaction**, possibly multiple times.
- Each time a transaction is resubmitted and returned unpaid, a **separate NSF Fee** will be assessed.

#### g. Courtesy Pay Overdraft Service:

##### 1. Courtesy Pay

If you qualify, we may, at our discretion, pay overdrafts that would cause your eligible checking account to have a negative balance, up to a limit determined solely by the Credit Union.

- **Discretionary Service:** Courtesy Pay is a discretionary service and is different from Overdraft Transfer.
- **Backup to Overdraft Transfer:** Courtesy Pay will only be activated after funds from Overdraft Transfer are unavailable.

##### 2. Transactions Covered by Courtesy Pay

Courtesy Pay may be used to pay the following types of transactions:

- Checks
- Preauthorized payments under our Bill Payment Service
- ACH Drafts



- Recurring debit card transactions

Courtesy Pay is also available for **ATM and everyday debit card transactions** if you **opt in**, as described in the next section.

### 3. Optional Overdraft Transactions (Opt-In Requirement)

Certain types of transactions require you to “**opt in**” (provide your affirmative consent) for them to be covered by Courtesy Pay. If you do **not opt in**, these transactions may be **declined**:

- ATM transactions
- Everyday debit card transactions

You are **not required** to authorize Courtesy Pay for ATM or everyday debit card transactions in order to receive Courtesy Pay for checks, ACH transactions, or other items.

If you want the Credit Union to authorize and pay overdrafts for ATM and everyday debit card transactions, you must **opt in** by:

1. Call us at (586) 466-7800;
2. Visit any branch and speak with a FreeStar Financial Representative; or
3. Mail a request to:  
FreeStar Financial Credit Union, PO Box 2800, Mt. Clemens, MI 48046

### 4. Eligibility for Courtesy Pay

Courtesy Pay is **not a credit product**. It is a **feature** that may be automatically included with eligible checking accounts unless you **decline** it.

- **Eligibility:** Determined solely by the Credit Union and based on responsible management of your checking account.
- Courtesy Pay may be available only for checking accounts where the **primary account owner is 18 years of age or older**.
- We may limit Courtesy Pay to **one account per household or member**.

#### Suspension or Revocation

Courtesy Pay may be **suspended or permanently revoked** at our discretion based on any of the following:

- Your checking account does **not reach a positive balance** for at least one full business day within a 30-day period
- Your membership is **not in good standing**
- You are **more than 30 days past due** or in **default** on any loan or other obligation to the Credit Union
- You have an **outstanding balance due** on an overdraft repayment plan
- You are a party to a **bankruptcy proceeding**
- Any or all of your accounts are being **reviewed for improper activity or transactions**
- You have an **unresolved prior loss** with the Credit Union
- We believe you are **not managing your checking account responsibly**, which may cause harm to you or the Credit Union

### 5. Courtesy Pay is a Discretionary Privilege

Payments made under Courtesy Pay are **discretionary** and determined on a **case-by-case basis** at the sole and absolute discretion of the Credit Union.

- Courtesy Pay does **not create a contract or obligation** between you and the Credit Union.
- It is a **privilege**, not a right, and may be **withdrawn or withheld at any time**, without prior notice, reason, or cause.

### 6. Notification

If you qualify for Courtesy Pay, we will **notify you when it has been added** to your account.

- We may **refuse to pay an overdraft at any time**, even if we have previously paid overdrafts.
- We are **not required to provide notice** before paying or returning any item.



- Courtesy Pay is a **discretionary benefit**. If your account is no longer eligible for Courtesy Pay for any reason, we may **discontinue it immediately**, without prior notice.

#### 7. How Courtesy Pay is Administered

If you are eligible for Courtesy Pay, we may choose to pay your overdraft items **up to a maximum of \$750**, including fees.

- The **Courtesy Pay limit** for your account is determined solely by the Credit Union.
- We are **not required to notify you** of nonsufficient funds (NSF) checks, ACH items, or other transactions that have been paid or returned.
- Even if your account is in good standing and we have paid overdrafts in the past, we may **refuse to pay any overdrafts** without prior notice.

#### 8. When Overdraft Payment is Due

The total **overdraft (negative) balance** in your checking account, including all related fees and charges, is **due and payable upon demand**.

- You are required to **immediately deposit sufficient funds** to cover the overdraft and any associated fees.

#### 9. Courtesy Pay Fees

A Courtesy Pay Fee will be charged to your checking account for each overdraft that is authorized and paid through Courtesy Pay, as described in our [Fee Schedule](#).

- **Multiple Fees Per Day:** More than one Courtesy Pay Fee may be assessed per day, depending on the number of overdrafts authorized and paid.
- **Impact on Courtesy Pay Limit:** Your Courtesy Pay Limit will be reduced by the amount of each overdraft paid and the related fee until you repay these amounts. Once repaid, your Courtesy Pay Limit may be replenished.
- **NSF Fees:** If we choose not to pay a transaction under Courtesy Pay, a Non-Sufficient Funds (NSF) Fee will be charged each time the item is presented and returned unpaid due to insufficient available funds.
- **Statement Reporting:** Your periodic account statement will itemize Courtesy Pay Fees and NSF Fees for each cycle and provide a year-to-date total of all fees.

#### 10. Transfers to Cover Overdrafts

You understand and agree that the Credit Union may **transfer available funds** from any of your other accounts with us (excluding IRAs), including accounts on which you are a **joint owner**, to your checking account.

- Transfers may be made in an amount **equal to the overdraft and any related fees** to cover your negative balance.

#### 11. Right of Setoff

In addition to any other rights the Credit Union may have, you agree that any **deposits, future deposits, or other credits** to any account in which you have an interest may be subject to the Credit Union's **right of setoff**.

- This means that any **liabilities, obligations, or amounts owed** to the Credit Union (including overdrafts and related fees) may be **deducted from your accounts**, regardless of the source of funds or your contribution to the account.
- Unless you **decline Courtesy Pay**, you consent that this right of setoff may include **government benefits** (such as Social Security or other public benefit funds) to the maximum extent permitted by state and federal law.
- Each person who causes an overdraft that is **paid by the Credit Union** agrees to be **individually and jointly responsible** for repaying the negative balance in accordance with the terms of Courtesy Pay.

#### 12. Default

You will be in **default** under Courtesy Pay if you:

- Fail to comply with any of the terms and conditions outlined herein, or

- Are in default on any loan obligation with the Credit Union, or
- Have a **negative balance** in any other deposit account with us on which you are an owner.

If you are in default, in addition to any other rights the Credit Union may have, we may:

- **Terminate Courtesy Pay**, or
- **Close your checking account** and demand **immediate payment** of the entire unpaid negative balance.

You also agree to pay any **collection costs, attorney's fees, and court costs** incurred by the Credit Union as a result of your default.

### 13. Termination and Suspension

The Credit Union may **terminate or suspend Courtesy Pay** at any time, **without prior notice**.

- Termination or suspension **does not relieve you** of your obligation to repay any negative account balance, overdraft fees, collection costs, or attorney's fees.
- The Credit Union may **delay enforcing any of its rights** without losing them.

### 14. Your Right to Decline Courtesy Pay

Any owner of a checking account may decline Courtesy Pay.

- To decline the service, you may:
  1. Visit any branch,
  2. Call us at (586) 466-7800, or
  3. Mail a request to:  
FreeStar Financial Credit Union, PO Box 2800, Mt. Clemens, MI 48046  
Include your **name, member number**, and a **statement that you are declining Courtesy Pay**.
- If you decline Courtesy Pay, transactions presented against insufficient funds will be returned unpaid, and an NSF Fee will be charged for each item, as described in the [Fee Schedule](#).

### 15. Optional Overdraft Protection Plans

In addition to Courtesy Pay, we offer **optional overdraft protection plans**, including **Overdraft Transfer**, which links your checking account to a **savings account** or other overdraft sources.

- Using these plans may be **less expensive than Courtesy Pay**.
- To learn more about these options, please **contact us** at a branch, by phone, or in writing.

### Important Reminder

The best way to avoid overdraft fees is to record and track all of your transactions closely.

Other options to help prevent overdrafts include:

- Linking your checking account to other deposit accounts
- Using a line of credit for overdraft protection

Please review all information in this disclosure carefully.

If you have any questions, contact us at (586) 466-7800 or visit your local branch.