



Courtesy Pay Program

Veridian Credit Union ("Veridian") currently has a Courtesy Pay program that is available to qualifying members. Should you inadvertently overdraw your account, Courtesy Pay may cover overdrafts created by checks, Point of Sale (POS) or debit card transactions, preauthorized debits or any other electronic transactions presented for payment. When your checks or other items are paid by Courtesy Pay, it saves you the embarrassment and inconvenience of a returned item and the fee normally charged to you by merchants for returned items. Any overdraft covered by Veridian through Courtesy Pay will still result in an overdraft charge being assessed for each such overdraft in accordance with our Fee Schedule. Courtesy Pay is not a loan and there is no additional monthly fee for this service.

You may qualify for this program if you are at least 18 years old and you meet the following requirements:

- A. Active share draft account with valid current address;
- B. You are not in default on any loan or other obligation with Veridian; and
- C. You have not had excessive NSF activity during the time your share draft account has been open.

Lawyer Trust, conservatorship, estate and other specialty accounts as determined by Veridian are not eligible for the Courtesy Pay program.

Veridian will set a Courtesy Pay limit for you and may change that limit at any time in its sole discretion. Share draft accounts with overdraft protection from another account or other overdraft protection options in place will continue to attempt to cover any negative balance using that other account or other options prior to using Courtesy Pay. The amount of Courtesy Pay will not be included in your account balance, nor will it be available to you for withdrawals from your account. In order for Courtesy Pay to be available to cover everyday (one-time) debit card transactions, you must opt-in by electing such overdraft coverage in the Consent for Overdraft Services form.

Courtesy pay coverage and the approval of payment by Veridian of overdrafts is a discretionary courtesy, and not a right or obligation. Payment of any overdraft is at Veridian's discretion and Veridian is not obligated to cover any checks, Point of Sale (POS) or debit card transactions, preauthorized debits or any other electronic transactions presented for payment if the account does not contain sufficient available funds. This program description does not constitute a written agreement for Veridian to pay any overdraft. Any discretionary payment by Veridian of an overdraft does not obligate Veridian to pay any additional overdrafts nor does it obligate Veridian to provide prior notice of its decision to refuse to pay any additional overdrafts.

For any amount of overdraft or negative balance that was covered by Veridian, a time limit not to exceed 30 calendar days will be required for you to either deposit funds or obtain an approved loan to cover each overdraft and bring the account to a positive balance.

Veridian may withdraw or change the terms of this program, including Courtesy Pay limits, at any time without notice to you. Reasons Courtesy Pay coverage may be revoked or changed include, but are not limited to, the following:

- A. You are 30 days past due on any loan or other obligation with VCU;
- B. You have had excessive NSF items during the last 60 days; or
- C. Your account has been in a negative status for 30 days or more and negative balances have not been satisfied.

The Membership and Account Agreement provided to you at account opening describes your rights and responsibilities as a member of Veridian and controls in the event of any conflict between this program document and the agreement.

To opt-out of the Courtesy Pay Program, please contact us at **(800) 235-3228** and any representative can assist you.

Federally insured by NCUA.