

## Discretionary Courtesy Pay Notice

It is the policy of Suncoast Credit Union to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.

The Account Agreement and Disclosure provided to you at the time you opened your account with us controls the duties, obligations and rights of the Depositor, the Authorized Signatories and Suncoast Credit Union with regard to your checking account. The Account Agreement (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Discretionary Courtesy Pay Notice and the Account Agreement and Disclosure. A copy of the verbiage contained in the Account Agreement and Disclosure is available to you on request from Suncoast Credit Union.

Suncoast Credit Union is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Pursuant to Suncoast Credit Union's commitment to always provide you with the best level of member service, Suncoast Credit Union offers a discretionary Courtesy Pay when an account meets the following conditions:

1. You are at least 18 years of age;
2. If your account has been open for at least ninety (90) days and thereafter you maintain your account in good standing, which includes at least:
  - A) Making regular deposits consistent with your past practices;
  - B) Bringing your account to a positive balance within every thirty (30) day period;
  - C) Maintaining a current address on file with Suncoast Credit Union;
  - D) You are not in default on any loan, credit card or other obligation to Suncoast Credit Union and;
  - E) You are not subject to any legal or administrative order or levy;

Your eligibility for this service is subject to restrictions which may include, but are not limited, credit scores, consumer reports for credit reporting agencies and other information from third parties. We may review your eligibility using such scores, reports and other information at the time you apply for this service and at any time thereafter in our sole discretion to confirm your continued eligibility for this service. Our restrictions are subject to change at any time in our sole discretion without notice to or consent from you except as required by applicable laws and regulations.

This service is in addition to the standard services included in your account. If Courtesy Pay is added to your account, Suncoast Credit Union may, in its discretion, authorize and pay overdraft checks, ACH transactions drawn on your account bill pay transactions and person-to-person (P2P) payments. **<sup>1</sup> Courtesy Pay does not apply to ATM transactions. Courtesy Pay does not apply to everyday debit card transactions unless you separately request this service.**

Courtesy Pay is subject to a dynamic maximum limit set by the Credit Union based on your relationship with the Credit Union as well as other factors. As this limit is dynamic, the limit can change as often as daily.

Due to the dynamic limit and the discretionary nature of Courtesy Pay, your limit and any changes to your limit will not be disclosed to you. However, the Credit Union's dynamic limits for most members generally range monthly between \$100 and \$1500 or 10 items per month. You will be charged a PAID Non-Sufficient Funds (NSF) fee of \$29 per account per day if an item(s) is presented for payment when funds are not available in your deposit, subsequent back-up deposit account or open line of credit, as designated in the executed overdraft protection agreement. You should not assume that Courtesy Pay will be available for any transaction. If Courtesy Pay is not available for any transaction for any reason, you will be charged in accordance with our fee schedule for returned items. A fee of \$29 per each presented returned item without limit of the number of the returned item fees per day. <sup>2</sup>

Holds placed on your account for pending electronic transactions, such as hotel or rental car deposits, holds placed on any deposits to your account, any pledges of your account and any minimum account balance requirements may reduce your available balance and may cause your account to become overdrawn regardless of your actual balance. The Credit Union can decide whether an overdraft occurs based on your available balance. You should assume that any item which would overdraw your account based on your then current available balance may create an overdraft.

If the Credit Union suspects any illicit or fraudulent activity on an account, the total of the discretionary courtesy overdraft balance will be due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Account Agreement and Disclosure.

**How to Discontinue Courtesy Pay-** In the event Courtesy Pay is added to your account and you would like to have this service removed from your account, you may do so by calling the Member Care Center at (800) 999-5887, logging into SunNet Online Banking or the SunMobile app, visiting a local branch or mailing your request to: Suncoast Credit Union, Attn: MSS001, P.O. Box 11904, Tampa, FL 33680. However, once this service is removed from your account you should keep in mind that if an item is presented for payment and there are insufficient funds in your account, the item will be returned to the payee and our standard NSF fee of \$29 will be charged per item.

**Approval of payment of reasonable overdrafts by Suncoast Credit Union on accounts in good standing (as described previously) is only a discretionary courtesy, and not a right or obligation.** It is within Suncoast Credit Union's sole and absolute discretion, and can cease at any time without prior notice of reason or cause. Any discretionary payment (or other negotiation or processing) by Suncoast Credit Union of any NSF check or checks (or other item) does not obligate Suncoast Credit Union to pay any additional NSF check or item or to provide prior notice of its decision to refuse to pay any additional NSF check/item.

<sup>1</sup> Courtesy Pay is available for each of the following services: checks (excluding checks presented to tellers for cash), ACH debits, bill pay transactions and person-to-person (P2P) payments.

<sup>2</sup> All fees are set forth in the Fee Schedule and subject to change at any time except as prohibited by applicable laws or regulations.  
Federally Insured by NCUA