



## Courtesy Pay Overdraft Protection

Most of us have found ourselves facing an occasional cash shortfall, be it the result of a checkbook error or an unexpected bill. If you have ever accidentally bounced a check, you already know that in addition to the embarrassment, you may also face merchant fees for the returned check along with the inconvenience of returning to the merchant to correct the error. And while a declined debit card does not create merchant fees, it can be an embarrassing experience.

PSTC Employees Federal Credit Union understands, which is why we offer Courtesy Pay. Courtesy Pay is a non-contractual overdraft protection service that requires no action on your part to enroll. There are no fees to have Courtesy Pay available on your share draft account. You only pay our standard NSF fee of \$30 if you use Courtesy Pay to cover an insufficient item. With Courtesy Pay, instead of your check being returned or your debit card purchase being declined, we may pay or approve those items up to your overdraft limit of \$300. [Click here for more details about Courtesy Pay:](#)

Courtesy Pay is automatically available to our share draft checking account holders for checks, automatic bill payments and other debit transactions. If you would like to have overdraft protection through Courtesy Pay for your ATM withdrawals and everyday debit card purchases, simply ask us to add Courtesy Pay protection for these types of transactions. [Click here for more details](#) about adding Courtesy Pay overdraft coverage for ATM and Debit card purchases:

Courtesy Pay is one more way we can help you meet your unexpected financial needs.