

## Contact Interra

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## COURTESY PAY



We've got  
you covered.



EQUAL HOUSING  
OPPORTUNITY



AMERICAN SHARE INSURANCE Your savings insured to \$250,000  
per account. By members' choice, this institution is not federally insured.

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## Courtesy Pay lets you keep small oversights small

Whether it's an honest mistake in balancing your checkbook, an unforeseen expense or a temporary shortfall, sometimes your balance can fall on the wrong side of zero. Interra Credit Union can help you make sure that small concerns won't get any bigger with Courtesy Pay.

With Courtesy Pay, Interra has the discretion to honor overdraft transactions up to your maximum preset limit – helping you avoid merchant's returned check fees and allowing you to stay in good standing with the people you do business with.

## Who is covered by Courtesy Pay?

All you need is an eligible checking account. If you qualify, your Courtesy Pay limit is automatically assigned to your account.

## How Courtesy Pay works

As long as you maintain your account in good standing (as defined in the Courtesy Pay Disclosure), Interra may elect to honor overdrafts up to the Courtesy Pay limit on your account. You will receive a notice each time items are paid using the Courtesy Pay service.

## What does Courtesy Pay cost?

There is no additional cost associated with this privilege unless you use it. However, you should keep in mind that you will be charged a Courtesy Pay fee of \$34.00 each time an item is presented or payment is otherwise requested and the available balance in your account is insufficient. Please note that all fees are included as part of your maximum Courtesy Pay limit. As an additional courtesy, we will only assess the Courtesy Pay fee if the paid item draws your account more than \$5 negative.

## Overdrafts beyond your Courtesy Pay limit

Overdrafts above and beyond your established Courtesy Pay limit may result in items being returned to the merchant or payee. The normal non-sufficient funds (NSF) fee of \$34.00 will be charged per presentation of an item against your insufficient available funds.

## How quickly must I repay my Courtesy Pay?

You must bring your account to a positive balance at least once within every 30 days (meaning your balance must remain positive after all account activity is posted for that business day). If you are unable to do so, you will receive a letter from Interra informing you of the situation and your options. If, after 30 days, your account has not been brought to a positive balance, Interra will suspend your Courtesy Pay privilege and take other steps to receive the funds.

## Accessing Courtesy Pay

The chart below is designed to help understand the different ways you may access your Courtesy Pay limit and if the limit is reflected in the balance you receive.

Access Points	Is my Courtesy Pay available?	Does the balance show my Courtesy Pay limit?
Writing a check	Yes	N/A
Automatic Withdrawals (ACH)	Yes	N/A
Interra Bill Pay	Yes	No
Interra debit card	Yes (with opt-in)	No
ATM withdrawal or balance inquiry	No	No
Interra Online Banking	No	No

## What if I don't want Courtesy Pay on my checking account?

You may waive the service by calling Interra at 574.534.2506 or 888.432.2848 or visit any office. Your waiver of the Courtesy Pay service may result in returned and/or declined items if there are not sufficient available funds to cover them.

## Alternative ways to cover an overdraft

All overdrafts will first attempt to be paid through any existing overdraft protection or line of credit services established on the account.

Ways to cover your overdrafts	Example of possible cost for each overdraft
Good account management	\$0
Automatic transfer from savings	\$0
Overdraft line of credit	No annual fees – subject to current annual percentage rate
Courtesy Pay	\$34 per presentment (see "What does Courtesy Pay cost?" for details)
Item returned non-sufficient funds	\$34 per presentment, plus merchant fees