

# Courtesy Pay has you covered.



OneAZ's Courtesy Pay options cover you in unexpected moments, like when you don't have enough funds in your account to cover an important transaction. Here's a breakdown of how it works:



### Federal Overdraft Protection

Federal Overdraft Protection covers check or automatic withdrawals. If a check or automatic bill pay transaction hits your account and your current balance can't cover it, we'll approve it for you, so your payment doesn't bounce!

You're automatically enrolled in Federal Overdraft Protection when you open a **OneAZ checking account**. If you don't want check or automatic withdrawals to be approved when the funds aren't in your account, talk to a branch associate or call 844.663.2928 to opt out.



### Additional Overdraft Protection

Additional Overdraft Protection covers debit card and ATM transactions. If you're trying to make a purchase in a store or withdraw some cash from the ATM for an important transaction, OneAZ will approve the transaction even when the funds aren't in your account.

If you want your debit card or ATM transactions to be approved when the funds aren't in your account, talk to a branch associate or call 844.663.2928 to opt in.



### Courtesy Pay Fee

When we cover your payments with Federal or Additional Overdraft Protection, you will be charged a \$35 fee per transaction.



### What's next?

To bring your account to a positive status, you must make a deposit that covers the outstanding charges.

## What if I don't have Courtesy Pay?

If you choose not to use Federal or Additional Overdraft Protection, your transactions will be declined when you don't have the funds in your account to cover them. If this happens, you may be subject to a \$35 Non-Sufficient Funds fee.

You choose how you want to be protected. As a member, you can choose the level of overdraft protection you want!

You're automatically opted into Federal Overdraft Protection. To opt out of Federal Overdraft Protection or opt into Additional Overdraft Protection, talk to a branch associate or call 844.663.2928.