

What you need to know about Overdrafts and Courtesy Pay



An overdraft occurs when you don't have enough money in your account to cover a transaction, but we pay it anyway. We call this Courtesy Pay.

Here are two options:

Keep: Automatic Bill Payments & Checks

This option comes with your account. We pay checks and automatic bill payments, but decline your Debit Card transactions and ATM withdrawals if funds are not available.

Or Choose: All Transactions

If you choose this option, we also pay one-time Debit Card transactions and ATM withdrawals that overdraw your account.

ATM overdraft fee	Not covered	\$32
Debit Card overdraft fee	Not covered	\$32
Automatic bill payments	\$32	\$32
Check overdraft fee	\$32	\$32
Maximum number of fees per day	6	6



Link your accounts to avoid overdrafts. You can link your Checking account to a Savings or Money Market account, Credit Card, or a Line of Credit to pay transactions that would overdraw your account. We will automatically transfer available funds to cover these transactions.



For more information about your options, call Kitsap Credit Union at 800-422-5852 or visit [KitsapCU.org/Click here](https://www.kitsapcu.org) to view Membership and Accounts Agreement for full disclosure.

You have the right to opt-out of any or all of the options. They are optional and may not be right for everyone. You are not required to use these features and you may opt-out at any time through any of the following ways:

- In person at any of our branch locations
- Submit your request through online chat or secure email at [KitsapCU.org/](https://www.kitsapcu.org)
- Call the Credit Union with your request at 800-422-5852

Important note about Courtesy Pay

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or returned, and a non-sufficient funds (NSF) fee of \$32 (as disclosed on the [Rate and Fee Schedule](#)) will be charged for each declined item. You are eligible for Courtesy Pay if you are at least 18 years old, have a Checking account product which is eligible for Courtesy Pay that has been open for at least 60 days, and your Kitsap Credit Union accounts are in good standing.

To keep the current option:

There is nothing you need to do. Checks and automatic bill payments are authorized to be paid using Courtesy Pay.

Choose all transactions option:

I understand that Kitsap Credit Union may authorize any transaction even if it overdraws my account. I will be charged \$32 for each overdraft.

Decline Courtesy Pay:

I do not want Kitsap Credit Union to authorize and pay any type of transaction if I do not have funds available. My transaction will be denied and/or returned and I will be charged a NSF fee of \$32.