



Courtesy Pay has you covered.

OneAZ offers Overdraft Source and Courtesy Pay to cover you when unexpected events leave you with insufficient funds in your account. Here's a breakdown of how OneAZ overdraft options work:



Overdraft Source

Overdraft Source allows you to pull funds from a linked account when your checking account doesn't have enough to complete a transaction. You can link a Savings, Personal Line of Credit, or Home Equity Line of Credit to your checking account. If your account is overdrawn, you will incur a \$5.00 fee for utilizing Overdraft Source. If your account is linked to a OneAZ line of credit (personal or HELOC) you will not incur a charge.



Courtesy Pay

OneAZ offers two types of Courtesy Pay to cover you if your checking account is overdrawn.

Standard Overdraft Coverage allows OneAZ to cover payments made with paper checks, electronic and online payments. All members are automatically enrolled in this service.

Additional Overdraft Coverage is an optional service that allows OneAZ to cover withdrawals and transfers made at an ATM and everyday purchases with your OneAZ Debit Card.

Both Standard and Additional Overdraft Coverage are discretionary. Excessive or repeated overdrafts can lead to suspension or termination of your Courtesy Pay services and/or checking account.

Courtesy Pay Limit

Courtesy Pay has a dynamic daily overdraft limit that determines the maximum amount of overdraft protection available to you. The dynamic overdraft limit is calculated on an algorithm that includes several variables (eg. Account activity, age of account, monthly deposits, etc.) Your limit may be suspended or reduced to \$5.00 when eligibility criteria are no longer met. This will result in items being returned unpaid to merchants or other third parties.

Courtesy Pay Fee

When we cover your payments with Courtesy Pay (Standard and Additional Overdraft Protection), you will be charged a \$29 fee per presentment. Should a single item be presented multiple times, multiple fees will be incurred.

There is no limit on the daily Courtesy Pay fees the credit union can charge; multiple presentments will result in multiple fees.



What if I don't have Courtesy Pay?

If you choose not to use **Standard Overdraft Coverage** or **Additional Overdraft Coverage**, 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 \$29 Non-Sufficient Funds fee or a \$29 Uncollected Funds fee.

Choose your level of overdraft protection through online banking or the OneAZ Mobile Banking app. For additional help, call our Member Care Center at 844.663.2928 or schedule an appointment at your local branch.