

Courtesy Pay Program

We understand that members may sometimes need access to funds, beyond what 's available in their account. As a convenience, GTE Financial automatically offers Courtesy Pay* for check and Automated Clearing House transactions that may overdraw an account.

You can choose to have this same coverage on your debit card and ATM transactions**. If you enroll, we may approve debit card purchases and ATM withdrawals that overdraw your account, allowing you to make those necessary purchases if needed. If you opt out, transactions that overdraw your account will be denied.

How it works?

- > Courtesy Pay is not a loan. It is a non-contractual service offered and provided to GTE Financial members who are in good standing and have a checking account. This service is meant to be used as a safeguard for rare occasions versus habitual needs. GTE offers checking account holders a Courtesy Pay program as an option after all overdraft sources have been exhausted.
- > If Courtesy Pay is used, GTE will review the cost of the transaction and if approved, in essence will front those costs, up to your approved limit, for a small fee of \$35.00 per covered item.
- > The full amount of the overdraft balance is due immediately***, or at the latest, within 14 days from the date of the transaction.

* To have this benefit applied to your Debit card transactions, you must enroll.



Product Overview

Debit Card with Courtesy Pay
Provides a safety net for emergency purchases such as gas, medicine, or a car tow
No FEE to enroll and you can opt out at any time
No Non-Sufficient Funds FEE if the debit card purchase that overdraws your account is between \$0.01 to \$5.00
For transactions \$5.01 and above, an NSF fee of \$35.00 will apply for each approved transaction

ACH & Checks
Automatically receive this benefit when the checking account is opened
No enrollment needed
May be used after overdraft sources have been exhausted

Enroll today through GTE Online Banking or ask a representative.

* This program is discretionary and opting-in does not guarantee payment. Limits are based on factors such as account activity and history, and are subject to change without notice. Health Savings Accounts (HSA) are not eligible for Courtesy Pay. ** Business Accounts are automatically enrolled in Courtesy Pay for debit card and ATM transactions. To opt-out please call us or visit any GTE Financial location. ***This free program is discretionary and opting-in does not guarantee transactions will be approved if funds are not available. The full amount of the overdraft balance plus related fees will be due immediately, but in no event more than 20 days after the date of the occurrence. | Federally insured by NCUA.