

WHAT IF I'M HAVING TROUBLE REPAYING MY COURTESY PAY?

Please contact us at 281.422.3611 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Courtesy Pay more often than you intended; (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

Following regulatory guidance, we will contact you if you are paying multiple fees, to discuss possible alternatives to Courtesy Pay that may better meet your short-term credit needs. In the event you ask us to stop contacting you because you have determined Courtesy Pay is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure Courtesy Pay is still the most appropriate option available to you for covering your short-term credit needs.

WHAT IF I WANT CRCU TO PAY MY ATM & EVERYDAY DEBIT CARD OVERDRAFTS?

If you want us to authorize and pay overdrafts caused by ATM and everyday debit card transactions, tell us by using one of the methods below:

- Call us at 281.422.3611
- Complete the Consent Form, which is available at any branch, and mail it to us at:
  Community Resource Credit Union
  PO Box 3181
  Baytown, TX 77522-3181

WHAT IF I DO NOT WANT COURTESY PAY?

If you would like to have this service removed from your account, please call 281.422.3611.

WHAT ARE SOME OVERDRAFT PROTECTION TIPS I SHOULD KNOW BEFOREHAND?

1. Avoid using Courtesy Pay as a short-term loan. The fees can add up quickly!
2. If you overdraw your account, get money back into your account as soon as possible. Remember to put enough money back into your account to cover the fee(s) and the overdrawn amount.
3. Even if you signed up for Courtesy Pay, there is no guarantee that your bank will cover your checks, ATM withdrawals and debit card and other electronic transactions that overdraw your account.
4. Good account management is the lowest-cost way to protect your money. Overdraft Protection is there in case of unexpected circumstances. The best way to avoid overdrawing your account is to keep track of your balance and only spend what's available in your account.
5. Your available balance is the amount of money in your account that is available for you to use. Your available balance is your actual balance is less: (1) holds placed on deposits; (2) holds on debit card or other transactions that have been authorized but are not yet posted, and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements or to comply with court orders. We use your available balance to determine whether there are sufficient funds in your account to pay items, including checks, drafts, ACH, debit card, and any other electronic transactions.

CRCU reserves the right to limit participation, make changes at any time, or discontinue this service without prior notice. If you have questions about Overdraft Protection or Courtesy Pay, please call us at 281.422.3611. Courtesy Pay is a non-contractual courtesy that is available to individual/joint accounts in good standing for personal or household use.

COMMUNITY RESOURCE CREDIT UNION LOCATIONS

Atascocita Branch
6903 Atascocita Road
Atascocita, TX 77346
Toll Free: 800.238.3228
Local: 281.462.2728

Garth Road Branch
6810 Garth Road
Baytown, TX 77521
Toll Free: 800.238.3228
Local: 281.422.3611

Decker Drive Branch
2900 Decker Drive
Baytown, TX 77520
Toll Free: 800.238.3228
Local: 281.422.3611

Mont Belvieu Branch
11001 Eagle Drive
Baytown, TX 77523
Toll Free: 800.238.3228
Local: 281.422.3611

Alexander Drive Branch
2700 N. Alexander Drive
Baytown, TX 77520
Toll Free: 800.238.3228
Local: 281.422.3611

Crosby Branch
6218 FM 2100
Crosby, TX 77532
Toll Free: 800.238.3228
Local: 281.462.2728

New Caney Branch
21856 Market Pl Dr
Suite 900
New Caney, TX 77357
Toll Free: 800.238.3228
Local: 281.462.2728

Chambers Commons Branch
8535 N. Highway 146
Suite 140
Baytown, TX 77523
Toll Free: 800.238.3228
Local: 281.422.3611

MAILING ADDRESS
PO Box 3181
Baytown, TX 77522-3181

crcu.org | info@crcu.org
800.238.3228 | 281.422.3611

EQUAL HOUSING OPPORTUNITY

NCUA

YOUR GUIDE TO

Preventing and Managing Overdraft Fees



Community Resource CREDIT UNION