



FREQUENTLY ASKED QUESTIONS ON OUR COURTESY PAY PROGRAM

What is the Courtesy Pay Program?

The Check Sentry Program is now changing to Courtesy Pay. The new and improved program will be extended to members who consistently keep their accounts in good standing. UKFCU understands that every once in a while you may make a mistake balancing your checkbook, find yourself "a little short", or just run into an unforeseen or unusual expense. In the past, at our discretion we have honored items presented against insufficient funds up to a specific, fixed overdraft limit amount.

How is the Program Changing?

In the upcoming weeks, UKFCU will be enhancing our program to ensure that the service is personalized to meet each checking accountholder's needs. The improved program will be called Courtesy Pay. After this change, instead of a fixed overdraft limit, your overdraft limit may change daily. Factors that influence the daily limit amount include; how long the account has been open, the amount of deposits, and the frequency of your deposits. Please note that the decision to pay an item will continue to be at our discretion. This service will continue to be provided to accountholders with the expectation that a deposit will be made immediately to cover any overdraft balances.

Additional Important Information

Please be aware that the payment of items is not a right or guarantee. The payment of items presented today does not guarantee that future items presented will be paid. All items, whether paid or returned, are subject to a \$29 overdraft or non-sufficient fund fee. There is not a limit on the total fees we can charge you for overdrawing your account.

Coverage for your everyday Debit Card and ATM Transactions

If you elect to "Opt In" to the Reg. E portion of the Courtesy Pay Program, we will also strive to authorize and pay your ATM and every day debit card transactions up to your Courtesy Pay limit. To verify that you are opted in for these types of transactions, please contact a credit union representative for verification and full details of your coverage. Checking accountholders may opt out of any and all overdraft options at any time. Opting out of the Courtesy Pay service may mean that items presented will be returned and a \$29 non-sufficient funds fee may be charged.

Other Alternatives

In addition to the Courtesy Pay Program, UKFCU offers additional services to assist in managing your account relationship and avoid items being returned or overdrawing your account. These services include overdraft account transfers and Overdraft Lines of Credit. We will be happy to discuss these alternatives with you and help you determine which service may best meet your needs. Please visit any of our offices or call a Representative at 859.264.4200 to discuss these or any other banking needs.

Account Criteria

It is the obligation of the institution to operate in accordance with all safety and soundness standards. Therefore, a continual evaluation of all accounts is performed to determine if it is financially sound to honor items that may cause an overdraft situation for a particular account. The account criteria may include:

- Age of Account
- Deposits Balances
- Deposit Regularity
- Previous Overdraft Activity
- Account Status relating to any legal or administrative order or levy
- Status of Loan Obligations with the institution