

Overdraft Transfer Service vs. Courtesy Pay

	Overdraft Transfer Service	Courtesy Pay
Summary	Overdraft transfer service can be set up to automatically transfer funds from your Savings Account, Line of Credit, other Sub Account, or another Parkside Credit Union account (owned by you) to cover items presented for payment when your checking account does not have sufficient available funds to cover the transaction	Courtesy Pay is additional protection on your checking account (after 90 days of membership) when there are not sufficient available funds in your Overdraft Protection Account(s) to cover a transaction
Eligible Accounts	All Parkside Credit Union Checking Accounts*	All Parkside Credit Union Checking Accounts*
Covered Items (automatically covered)	<ul style="list-style-type: none"> ATM transactions Automatic payments deducted from your account (i.e., ACH or bill payments) Checks you write Debit card transactions 	<ul style="list-style-type: none"> Automatic payments deducted from your account (i.e., ACH or bill payments) Checks you write Recurring debit card purchases (i.e., gym membership or movie service subscription)
Covered Items (member must opt-in to be covered)	N/A	<ul style="list-style-type: none"> ATM transactions Everyday debit card transactions
Account Requirements	N/A	<ul style="list-style-type: none"> Account is in good standing Account has been open for 90 days + Accountholder is 18 or older
Fee	See “Overdraft Transfer” on current Fee Schedule**	See “Courtesy Pay Fee” on current Fee Schedule**

*Please refer to the overdrafts section of the Membership Agreement and our Overdraft Policy for additional important information regarding overdrafts. **Fees subject to change, always reference the credit union’s current Fee Schedule for applicable fees.