

ELECTRONIC SERVICES

CCFCU offers electronic, telephonic, on-line, mobile and other services (collectively “Electronic Services”). There is no fee to sign up for ANY Electronic Service. Please see the Credit Union’s [Fee Schedule](#) for any applicable fees that may constitute a fee within these services. The terms and conditions applicable for all Electronic Services are governed by the Electronic Funds Transfer Disclosures and Agreement.

OVERDRAFT SERVICES (COURTESY PAY)

CCFCU also offers overdraft services, known as Courtesy Pay. This service is not offered on new accounts until we complete a three (3) month review of your account standing. A Courtesy Pay occurs when you do not have enough funds in your Share Draft account to cover a transaction and CCFCU automatically pays the item up to the current Courtesy Pay limit applicable to your account. CCFCU Courtesy Pay pays for Share drafts/checks clearing, Automatic Bill Payments, ACH Withdrawals, ATM and Visa Debit card transactions (POS, Signature Authorization, Bill Pay and ATM withdrawals) within the Share Draft accounts. CCFCU uses Courtesy Pay at its discretion, which means CCFCU does not guarantee that it will always authorize and pay any type of transaction. If CCFCU does not authorize and pay a non-sufficient item, your transaction will be declined. You may sign up for Courtesy Pay by signing our Courtesy Pay Services Agreement. We will notify you if we accept your account for Courtesy Pay. If you apply for Courtesy Pay in person, we will inform you at the time we review your account.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

In the fight against the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you is that when we open a new account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.