



Frequently Asked Questions | Courtesy Pay

1. WHAT IS COURTESY PAY?

Courtesy Pay is a service that adds a measure of protection to your checking account. Courtesy Pay may cover your transactions when you do not have sufficient funds in your checking account for a fee as noted on our [Fee Schedule](#). That means, instead of returning a check to the merchant because of insufficient funds, the credit union may pay your item which will save you additional charges from the merchant.

2. HOW DOES COURTESY PAY WORK?

If there are not sufficient funds in your checking account when a transaction is presented for payment, it may be paid using funds in this order:

- If you have set up Overdraft Protection on your account, that transfer will occur first.
- If there are not sufficient funds to cover the overdraft, no transfer will occur, and Courtesy Pay will cover the amount —*up to a limit of \$200 for Every Day Money and up to \$750 for Free Checking and Interest Checking*—for a fee of \$20 per transaction, *if the amount of the transaction that overdraw is \$20 or greater.*
- If no Overdraft Protection is linked, Courtesy Pay will cover the amount as up to the limit and with the fee as stated above. That means, instead of returning an item unpaid to the merchant because of insufficient funds, the credit union may pay your item, for the same fee, which will save you additional charges from the merchant. You then need to bring your account to a positive balance within 30 days.

Once Courtesy Pay is used to pay your transaction, a fee will be assessed to your account for each item that draws your account negative based upon your available account balance at the time of the transaction. Westerra caps the number of Courtesy Pay fees to three per day, per checking account.

3. HOW DO I QUALIFY FOR COURTESY PAY?

Requirements include, but are not limited to:

- You must be at least 18 years old
- You must have had your Westerra Credit Union checking account opened for a minimum of 30 days
- Your account must be brought to a positive balance within 30 days

4. HOW DO I ENROLL IN COURETSY PAY AND WHAT DOES IT COVER?

Enrollment in Courtesy Pay is **automatic** for the following transactions and requires no action on your part:

- Checks
- Automated payment (ACH) transactions

At your request, Courtesy Pay may also be available for these transactions:

- One-time debit card transactions
- Recurring debit card transactions



5. HOW DO I ADD COURTESY PAY FOR MY ONE-TIME AND RECURRING DEBIT CARD TRANSACTIONS?

Courtesy Pay is not activated on your checking account for one-time or recurring debit card transactions unless you choose to add it. If you choose to add Courtesy Pay for debit card transactions, you can visit a branch, complete the [Courtesy Pay Services Opt-In Form](#) and mail it to: Westerra Credit Union, P.O. Box 9408, Denver, CO 80209—or call us at 303-321-4209, or send a secured message via online banking requesting to opt in to Courtesy Pay for One-Time and Recurring debit card transactions.

6. CAN I OPT IN EARLY ONE-TIME AND RECURRING DEBIT CARD TRANSACTIONS OR OPT-OUT EARLY TO CHECK AND ACH BEFORE THE FEE IS ACTIVE?

Starting December 15, 2023, members can opt-in or out before the WeGotYa Courtesy Pay fee is active by visiting a branch, [mailing in the form](#), sending a secure message via Digital Banking, or calling the contact center to make the request.

7. AFTER I SIGN UP, HOW SOON WILL COURTESY PAY BE AVAILABLE FOR MY DEBIT CARD TRANSACTIONS?

For new accounts in good standing, Courtesy Pay will become available 30 days after your account was opened.

8. WHAT DOES COURTESY PAY COST?

There is no additional cost associated with Courtesy Pay unless you use it. You will be charged our standard Courtesy Pay fee of \$20 for each item paid on your behalf which was created by check or other electronic means, up to the limit. For example, three paid items in one day will result in three instances of Courtesy Pay fees. To help you manage your account, the total fees you have paid for Courtesy Pay and items (both paid and returned) during the current month, and for the year-to-date, will be reflected on your monthly checking statement.

9. WHAT IS THE DIFFERENCE BETWEEN OVERDRAFT PROTECTION AND COURTESY PAY?

Both Overdraft Protection and Courtesy Pay are designed to prevent you from having a transaction rejected due to non-sufficient funds (NSF), saving you from awkward situations, as well as from any additional fees from a merchant or biller.

- Overdraft Protection does this by allowing funds to be **transferred from a previously designated account** (including any savings account, credit card, or overdraft line of credit you have at Westerra) to pay an item. Overdraft Protection will NOT allow the account to be overdrawn (go into a negative balance) to pay an item. You do not have to opt in to Overdraft Protection nor qualify for it. You can simply request for it to be set up your account and determine where it should pull from in the case of an overdraft.
- Courtesy Pay, on the other hand, is an optional courtesy service offered at the sole discretion of Westerra Credit Union, where if your account is in good standing, instead of returning the transaction to the merchant, Westerra Credit Union **may approve your overdrafts within your current available Courtesy Pay limit for a per item fee**. You will then need to bring your account to a positive balance within 30 days. NB: You are



automatically opted-in for check and ACH transactions. You must opt-in for one-time and recurring debit transactions.

Payments made on your behalf are at the discretion of Westerra Credit Union. Courtesy Pay program requirements and procedures may be changed or withdrawn at any time without contact. Members will be removed from the Courtesy Pay program if they do not meet the above requirements.

10. WHAT IS THE DIFFERENCE BETWEEN ACTUAL BALANCE AND AVAILABLE BALANCE?

Your checking account has two kinds of balances: the actual balance and the available balance. Both can be checked by reviewing your account online, at an ATM, by phone or at a branch. It is important to understand how the two balances work so that you know how much money is in your account at any given time.

Your actual balance is the amount of money that is actually in your account at any given time. It reflects transactions that have “posted” to your account, but not transactions that have been authorized and are pending. While the term “actual” may sound as though the number you see is an up-to-date display of what is in your account that you can spend, that is not always the case. Any purchases, holds, fees, other charges or deposits made on your account that have not yet posted will not appear in your actual balance. For example:

If you have a \$50 actual balance, but you just wrote a check for \$40, then your actual balance is \$50 but it does not reflect the pending check transaction. So at that point, you actually have \$50, but you have already spent \$40.

Your available balance is the amount of money in your account that is available to you to use without incurring an overdraft fee. The available balance takes into account things like holds placed on deposits and pending transactions (such as pending debit card purchases) that Westerra has authorized but that have not yet posted to your account. For example:

Assume you have an actual balance of \$50 and an available balance of \$50. If you were to use your debit card at a restaurant to buy lunch for \$20, then that merchant could ask us to pre-authorize the payment. In that case, we will put a “hold” on your account for \$20. Your actual balance would still be \$50 because this transaction has not yet posted, but your available balance would be \$30 because you have committed to pay the restaurant \$20. When the restaurant submits its bill for payment (which could be a few days later), we will post the transaction to your account and your actual balance will be reduced by \$20.

Available balance is used to determine when your account is overdrawn. The following example illustrates how this works:

Assume your actual and available balances are both \$50, and you swipe your debit card at a restaurant for \$20. A hold is placed on your account, so your available balance is only \$30. Your actual balance is still \$50. Before the restaurant charge is sent to us for processing, a check that you wrote for \$40 clears. Because you have only \$30 available (you have committed to pay the restaurant \$20), your account will be overdrawn by \$10, even though your actual balance is \$50. In this case, we may pay the \$40 check, but you



will be charged a Courtesy Pay fee. That fee will be deducted from your account, further reducing the balance.

It is very important to understand that you may still overdraw your account even though the available balance appears to show there are sufficient funds to cover a transaction that you want to make. This is because your available balance may not reflect all your outstanding checks and automatic bill payments that you have authorized, or other outstanding transactions that have not been paid from your account. In the example above, the outstanding check will not be reflected in your available balance until it is presented to us and paid from your account.

In addition, your available balance may not reflect all of your debit card transactions. For example, if a merchant obtains our prior authorization but does not submit a one-time debit card transaction for payment within two (2) calendar days of authorization, we must release the authorization hold on the transaction. The available balance will not reflect this transaction once the hold has been released until the transaction has been received by us and paid from your account.

11. IF WESTERRA RECEIVES SEVERAL ITEMS ON THE SAME DAY FOR PAYMENT FROM MY CHECKING ACCOUNT, IN WHAT ORDER ARE THE TRANSACTIONS PAID?

Transactions are paid in the chronological order they are received, regardless of the dollar amount or method of presentment for payment on the account. When checks are received in the same day, they are processed in check number order. When automated (ACH) transactions are received in the same day, deposits to your account are posted first, followed by payments. If the Courtesy Pay limit is exceeded, all subsequent items may be declined or returned unpaid to the merchant and you will be assessed a fee per returned item.

12. WHAT HAPPENS WITH MY DEBIT CARD TRANSACTIONS IF I DO NOT ADD COURTESY PAY?

- If you do not opt-in to Courtesy Pay for debit card transactions and there are not sufficient funds in your account to cover a transaction, the transaction is simply denied, without a fee.
- If you have Overdraft Protection on the account, that will trigger the transfer to cover the amount.

13. WHAT TYPE OF TRANSACTIONS DO NOT QUALIFY FOR COURTESY PAY?

Certain types of access methods do not allow transactions which would overdraw your account. These include:

- Teller access at a branch
- Phone banking
- Online banking transfers
- Money Market Account checks
- ATM transactions



14. HOW QUICKLY MUST I REPAY MY COURTESY PAY?

When you have an overdraft that is paid through Courtesy Pay, you should make every attempt to bring your account to a positive balance as soon as possible, and must do so within 30 days. If you are not able to bring your account to a positive balance within 30 days you will receive a letter from Westerra Credit Union informing you of the situation and your options. If, thereafter, your account has not been brought to a positive balance, we may suspend your account and take other steps to recover the funds.

15. WHAT IF I GO BEYOND MY COURTESY PAY LIMIT?

Non-Sufficient Funds (NSF) items presented above and beyond your established Courtesy Pay limit may result in transactions being declined or returned to the payee. The standard \$20 NSF fee will be charged per returned item and assessed to your account. A Returned Item notice will be sent to notify you of our actions.

16. IS COURTESY PAY CONSIDERED A LOAN?

No, Courtesy Pay is not a loan. It is an optional courtesy service, offered at the sole discretion of Westerra Credit Union, to members who maintain their checking accounts in good standing. Unlike a loan, no interest will be charged on the overdraft balance, although there is a \$20 per item fee each time it is used, up to 3 times per day per checking account.

17. WHAT OTHER TOOLS ARE AVAILABLE AT WESTERRA TO HELP ME MONITOR MY ACCOUNTS AND AVOID FEES?

- **Set Alerts in Online Banking** to let you know if your account reaches a certain high or low balance or if transactions over a certain amount take place on your account. Online Banking is free for all members.
- **Download the free CardNav App** to receive real-time notifications on your phone every time a transaction is made on your account. You can set spending limits, approved merchant locations and types of transactions—and you can turn your cards on or off instantly.
- **Use the free Westerra Mobile Banking App** to quickly and easily check your balances.
- **Record all your automated transactions, bill payments, online banking transfers, checks, debit card transactions, ATM withdrawals and other payments.** Be sure you are tracking your available balance, not just your actual balance.
- **Apply for an overdraft line of credit.**
- **Set up transfers from a savings account to cover overdrafts.** Westerra's standard practice at account opening is to ask whether you'd like to link your checking account to your share/savings account to transfer funds. If you would like to link a Money Market Account or other savings account to your checking account, please inquire at any branch or call us at 303-321-4209.

18. IF I WRITE A CHECK TO SOMEONE AND THEY BRING IT TO WESTERRA TO CASH, AND THERE ARE NOT SUFFICIENT FUNDS IN MY ACCOUNT, WILL COURTESY PAY ALLOW THE CHECK TO BE CASHED?

Yes, at our discretion, Courtesy Pay may allow the check to be cashed and you will be assessed a fee. This is identical to how the check would be treated if it were presented through the normal banking channels.



19. WHAT IF I SIGN UP FOR COURTESY PAY FOR DEBIT CARD TRANSACTIONS, THEN CHANGE MY MIND?

If you opt-in to this service, and then at any time you wish to opt-out of using this service, you can visit a branch, mail in the form from the website, call contact center, or send a secured message via online banking.