

## ELECTRONIC SERVICES

Central Coast Federal Credit Union (CCFCU) offers electronic, telephonic, online, 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 Fund Transfers Agreement and Disclosure.

## OVERDRAFT SERVICES (COURTESY PAY)

Central Coast Federal Credit Union also offers overdraft services known as Courtesy Pay. This service is available 90-days after initial account opening (unless the member has an opt-out request) and the account is in good standing. A Courtesy Pay occurs when there are not enough funds in the Share Draft account to cover a transaction and CCFCU may pay the item up to the current Courtesy Pay limit applicable on the 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 upon new account opening on the Membership Application, Courtesy Pay section. For existing members not currently set up on Courtesy Pay but request to do so, fill out our “Courtesy Pay Opt-out or Opt-in Request” form with any of our CCFCU staff. 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 that time.

## 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 to 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.