

Courtesy Card Clear FAQs

What is Courtesy Card Clear?

Courtesy Card Clear is a service that we provide that allows us to pay, at our discretion, an item presented against your checking account even if it causes your account to be overdrawn. As long as you meet the qualifications and opt-in for this service, we will pay your everyday, one-time debit/ATM transactions, even if it takes your account negative.

Do I have to opt-in to Courtesy Card Clear?

Recently enacted regulatory changes now require Members to opt-in to allow the payment of everyday, one-time debit/ATM card transactions where the payment will cause your account to be overdrawn. If you want American First Credit Union to pay these transactions you must tell us you want to opt-in. If you choose not to opt-in, we will deny your transaction when you make an everyday, one-time debit/ATM transaction if you do not have sufficient funds to cover the transaction.

How do I qualify for Courtesy Card Clear?

To qualify for this service, you must:

- Be a Member for more than 180 days
- Have a checking account open for more than 180 days
- Have direct deposit
- Be a Member in good standing

How do I opt-in for Courtesy Card Clear?

- CALL – Call us at 800/ 290-1112 and speak with a representative
Call 800/ 290-1112, press 3, then 2 to use the automated service
- CLICK – Fill out an opt-in form at www.amerfirst.org
- COME IN – Fill out a form in any of our branches

If I opt-in for Courtesy Card Clear, will my all of my debit/ATM card purchases be authorized and paid?

Not necessarily. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay your debit/ATM card transactions.

Are there fees to use Courtesy Card Clear?

There is no fee to opt-in to the Courtesy Card Clear program, but if you opt-in, we will charge a \$29 fee each time we pay an overdraft. If you do NOT opt-in for Courtesy Card Clear, we will decline your debit card transactions when you do not have enough money in your checking account.

Does opting in to Courtesy Card Clear affect my ACH transactions and paper checks?

No. American First Courtesy Card Clear is for everyday, one-time debit/ATM card transactions only. Your paper checks and ACH transactions are not impacted by this opt-in requirement and will be processed as usual.

What about monthly payments that I set up with a merchant?

Recurring debit card purchases, such as a gym membership or utility bills, may continue to be approved at our discretion even if you do not opt-in to Courtesy Card Clear.

If I opt-in to Courtesy Card Clear, when will you start paying my everyday, one-time debit/ATM card transactions?

- For Existing Accounts

If you opt-in, beginning August 15, 2010, and you meet the qualifications, your ATM and everyday, one-time debit card transactions will be protected under Courtesy Card Clear.

- For New Accounts

If you open a new account on or after July 1, 2010, and opt-in, your ATM and everyday, one-time debit card transactions will be protected by Courtesy Card Clear once you qualify, unless you opt-out.

What if I don't want Courtesy Card Clear?

If you're sure you don't want your everyday, one-time debit/ATM transactions paid when you don't have sufficient funds in your account, you don't need to do anything.

What type of transactions does American First Courtesy Card Clear cover?

If you opt-in, American First will pay the following transactions at our discretion:

- Everyday, one-time debit card transactions
- ATM transactions/Point-of-Sale (POS) transactions

What type of accounts does Courtesy Card Clear cover?

Courtesy Card Clear is available on checking accounts.

How quickly must I bring my account positive?

You should make every attempt to bring your account to a positive balance as quickly as possible, no later than 14 days from taking your account negative.

Can I opt-out of Courtesy Card Clear?

Yes. If you opt-in to Courtesy Card Clear and decide later that you want to revoke your decision to have American First Credit Union authorize and pay overdrafts on everyday, one-time debit/ATM card transactions, call us at 800/ 290-1112. You may also send a written request, including your name, address, date of request, and account number(s), to us at:

American First Credit Union
Attn: Account Services
700 N. Harbor Blvd.
La Habra, CA 90631

If you have any other questions, please call 800/ 290-1112 to speak with a representative.