

Keeping You Covered JMAFCU Courtesy Pay

JMAFCU's goal is to continuously improve and provide the best services to our members. We have added a new service, Courtesy Pay, which will pay checks or ACH items presented against your checking accounts when there are not enough funds in your account to cover the items. In the past, if there were not enough funds in your checking account and no available funds in your alternate authorized share account,* the item would be returned as "insufficient funds," and your account would be charged an NSF fee. This could cause embarrassment and possibly additional fees.

After August 1, for members in good standing, items presented against your account may be paid even if there are not enough funds in your account. You will be charged a \$30 Courtesy Pay fee for each item paid. The Courtesy Pay service will apply to all JMAFCU checking accounts. If you would like to opt out of Courtesy Pay, you may call us at **800-581-2256**, stop by your local JMAFCU branch or write us at 9987 Pritchard Road, Jacksonville, FL 32219.

Please note: If you have authorized JMAFCU to overdraft from another account to pay items, this overdraft path will continue, and Courtesy Pay would apply if all available funds are insufficient to cover the items.

