**Southwest Airlines Federal Credit Union**

| DALLAS | HOUSTON | PHOENIX | EULESS |
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| 2430 Shorecrest | 8441 Gulf Freeway, Suite 103 | 2330 E. Jones Ave, Suite 6 | 801 W. Euless Blvd., Suite 104 |
| Dallas, TX 75235 | Houston, TX 77017 | Phoenix, AZ 85040 | Euless, TX 76040 |
| 214.357.5577 or 800.262.5325 | 713.649.6550 or 800.262.5468 | 602.225.5000 or 800.262.5749 | 817.267.3041 |
| Fax: 214.956.3991 | Fax: 713.643.5052 | Fax: 602.243.2786 | Fax: 214.442.2785 |

www.swacu.org

# Courtesy Pay Information and Disclosure

Courtesy Payment is a service that allows us to pay checks, debit card transactions (both PIN and signature based) and electronic withdrawals on our member's share draft account even if it causes the account to become overdrawn.  Courtesy pay offers additional flexibility and convenience in managing accountholder funds, and provides peace of mind knowing that checks may be paid up to the authorized overdraft limit.

Courtesy Payment may provide certain accountholders in "good standing" with the ability to overdraw their personal checking account up to $528.00.  "Good standing" is defined as:

- Making regular deposits sufficient to cover transactions
- Bringing the account to a positive balance at least once every 30 days or less. Failure to repay the negative balance will result in revocation of the service.
- There are no legal orders outstanding on your account
- Good Address on file

We may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal Non-Sufficient Funds and/or Courtesy Payment charge(s).  We may refuse to pay an overdraft at anytime, including but not limited to delinquent loans, excessive fraud, lost plastic cards, etc. even though we may have previously paid the overdrafts.

The amount of any overdrafts, plus our Non Sufficient and/or Overdraft (NSF/OD) charge(s) that the member owes us is due and payable upon demand.  If we pay an overdraft on an account with more than one owner on the signature card, each owner and/or agent where applicable, drawing/presenting the item, therefore creating the overdraft, are jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Courtesy payment charges.

Limitations:  This feature is available only to personal accounts (excluding Money Market accounts) for personal and household use.  We may limit eligibility for Courtesy Pay to one account per household.  Additionally, we reserve the right to not approve any overdrafts against any account until we can verify that the account is being maintained in good standing, as defined above.

Account Fees:  We will impose a fee for covering overdrafts created by check, in-person withdrawals, debit card transactions (both PIN and signature based) or other electronic withdrawals.  Whether we pay or return a Non-Sufficient Funds item, a fee will be charged to your account per item, as a Non-Sufficient Funds or Courtesy Payment charge, as set forth in our fee schedule.

Opt Out:  It is the policy of Southwest Airlines Federal Credit Union to permit any member to "Opt out" of the courtesy Pay program at any time per their request.  You may do so by visiting a branch or calling us at 214.357.5577 or 800.262.5325.

Courtesy Pay Disclaimer:  Southwest Airlines Federal Credit Union's courtesy Pay plan is a non-contractual courtesy and is discretionary.  It is not an obligation of the Credit Union and the Credit Union may refuse to provide the courtesy on any personal share draft account at any time and from time to time.  The member does not have a contractual right to Courtesy Pay and Courtesy Pay is not guaranteed by the Courtesy Pay plan.

General Information:  This non-contractual courtesy of paying overdrafts requires no accountholder action.  It is not a loan.  No additional agreements need to be signed, and it costs nothing unless the privilege is used by initiating share drafts, debit card transactions (both PIN and signature based) and other electronic funds transfers, or other payment or withdrawal requests for more than is on deposit in this account. If you maintain item(s) up to $528.00, and we will charge the account our normal Non-Sufficient Funds fee for each item that overdraws the account.

Summary:  Courtesy Pay allows Southwest Airlines Federal Credit Union to provide a higher level of service to our members by helping to protect your account and reputation when an inadvertent overdraft occurs.  If you have any additional questions, please call our Member Service Center at 214.357.5577 or toll free at 800.262.5325.

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