

You can opt out of Courtesy Pay at any time. To opt out, please log into SunNet Online Banking or the SunMobile app, call the Member Care Center at (800) 999-5887, visit your local branch or mail your request to: Suncoast Credit Union, Attn: Account Operations MSS001, P.O. Box 11904, Tampa, FL 33680.

¹ Qualification is required for a credit card and line of credit.

² No fees are incurred when you use your savings accounts, money market account, line(s) of credit or Suncoast Visa credit card as overdraft protection. A personal line of credit or Suncoast Visa credit card as overdraft protection must be applied for and approved. A savings account as overdraft protection must be selected by the member.

³ Courtesy Pay is available for each of the following services: checks (excluding checks presented to tellers for cash), ACH debits, bill pay transactions, and person-to-person (P2P) payments. Courtesy Pay does not apply to everyday debit card transactions unless you separately request this service. Courtesy Pay does not apply to ATM transactions.

⁴ Approval of payment of reasonable overdrafts by Suncoast Credit Union on accounts in good standing is only a discretionary courtesy – not a right or obligation – is within Suncoast Credit Union's sole and absolute discretion, and can cease at any time without prior notice of reason or cause.

⁵ Fees are subject to change.

Find us on social media.



For account information or information on credit union services, call the Member Care Center at 813.621.7511 or 800.999.5887 or visit suncoastcreditunion.com



Courtesy Pay



A financial solution to help your Checking Account stay in good standing.



We've Got You Covered

You probably do a great job managing your checking account. But when the occasional oversight or unexpected expense occurs, we offer free overdraft protection.

Overdraft Protection

Since no two members' financial situations are alike, we designed a program to meet your needs and help protect you and your funds. When your account is opened, you have the option of authorizing Suncoast to automatically transfer funds from your saving account, money market account, Suncoast Visa® credit card or personal line of credit to cover any overdrafts you may have.¹ If you already have a checking account and are not sure if you have Overdraft Protection, simply call the Member Care Center at 800-999-5887 or visit a service center to take advantage of this free service.²

Courtesy Pay

If you can't use another Suncoast account as overdraft protection, Suncoast also offers Courtesy Pay for qualified members as protection against overdraft checks, ACH transactions drawn on your account, bill pay transactions, and person-to-person (P2P) payments.³ With this service, you won't be charged a fee by the merchant for a returned item, but you will be charged the Suncoast Paid NSF (non-sufficient funds) Fee.

Courtesy Pay is also available to cover everyday debit card transactions when you separately request this service. You can opt in when you open a new checking account. If you already have a checking account, simply call the Member Care Center at 800-999-5887, visit a service center or log into SunNet Online Banking or the SunMobile app to change your Courtesy Pay preferences.

Courtesy Pay is not available on ATM transactions.

How Courtesy Pay Works

When a check (excluding checks presented for cash at a teller window), an ACH debit, bill pay transaction, or person-to-person (P2P) payment is presented and the funds are not available in your checking account or other designated overdraft sources, Suncoast will honor the item(s) by bringing the checking account to a negative balance not to exceed a predetermined amount or maximum number of items per month.⁴ Suncoast will honor everyday debit card transactions in the same manner only if you've requested Courtesy Pay for your debit card.

We will notify you by mail or e-notice (based on your account preferences) that your account has been brought to a negative balance to pay the item(s). To make sure that this service remains available, the account must be brought to a positive balance within 30 days.

Below is an example of how Courtesy Pay can reduce the cost of having to pay a merchant's fee for an item being returned unpaid:

With Courtesy Pay	
Suncoast Paid NSF Fee You Pay	\$29 \$29

Without Courtesy Pay	
Suncoast NSF Fee	\$29
Average Merchant Fee	\$35
You Pay	\$64

This courtesy for consumer checking accounts will generally be limited to a maximum of \$700 overdraft balances or 10 items per month. A Paid NSF Fee of \$29 per account per day will be charged for paid items that overdraw your checking account using Courtesy Pay.⁵

This service will save you the expense and inconvenience of having a transaction returned to the merchant due to insufficient funds.