



CHECK SENTRY *Overdraft Courtesy*

- Protects you from merchant returned check charges
- Protects you from collection agency fees
- Protects your good credit

University of Kentucky Federal Credit Union offers Check Sentry Overdraft Courtesy, a new member service that protects your account. We require no applications or additional signatures. Check Sentry Overdraft Courtesy is simply a way for us to provide a higher level of service to our members by helping to protect your account and reputation when an inadvertent overdraft occurs.

*Check Sentry Overdraft Courtesy...
because we're watching out
for our member.*



**UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION**

UK Main Office:
1080 Export Street
Lexington, KY 40504

Reynolds Rd Branch:
370 Meijer Way

UK Branch:
Room 249 UK Student
Center

EKU Branch:
Room 1 Coates Bldg.
EKU Campus
521 Lancaster Ave.
Richmond, KY 40475

WHAT IS COURTESY PAY?

Check Sentry Overdraft Courtesy is a new service that adds a measure of protection to your personal checking account. Check Sentry Overdraft Courtesy may cover your insufficient funds checks, up to your approved limit, for one low fee per covered overdraft transaction. That means, instead of returning a check to the merchant because of insufficient funds, the credit union may pay your check, saving you additional charges from the merchant collection companies, in addition to the credit union's insufficient fund fee. It saves you the embarrassment an inadvertent overdrawn check can cause. It also helps protect your credit rating.

HOW DOES CHECK SENTRY OVERDRAFT COURTESY WORK?

Overdrafts on your checking account, up to a limit of \$525 [including the amount of the overdrawn item(s) and the Check Sentry Overdraft Courtesy fee(s)] may be honored by University of Kentucky Federal Credit Union. A \$25 fee will be assessed for each item that draws your account negative. You then have up to 30 days to bring the account current, either through a direct deposit, transfer of funds, or a deposit at one of our branch offices.

WHAT IF I ALREADY HAVE OVERDRAFT PROTECTION?

If you already have our traditional overdraft line of credit, the overdraft protection will be activated in the order that you established. If there is no overdraft protection or your line of credit has been depleted, Check Sentry Overdraft Courtesy may pay your overdraft.

DO I HAVE TO APPLY FOR THIS SERVICE?

No. We require no applications or additional signatures. As long as you are a member in good standing which includes having an account with us for at least 90 days, you make regular deposits to that account, bring your account back to a positive balance regularly, and there are no legal orders against the account, your Check Sentry Overdraft Courtesy privilege remains activated.

Check Sentry Overdraft Courtesy is a way for us to provide a higher level of service to our members by helping protect your account and reputation when an inadvertent overdraft occurs.

CALL US FOR MORE INFORMATION

We are happy to review Check Sentry Overdraft Courtesy and its features with you, along with giving you other options to add convenience and ease to your account. Please call us at 859-257-2678.

859-257-2678

www.uky.edu/UKFCU

