

Rockdale Federal Credit Union
1821 W. Cameron
Rockdale, TX 76567

At Rockdale Federal Credit Union, we are always looking for ways to serve you, our member. We provide a special program called "Courtesy Pay" for your personal share draft account. Courtesy Pay provides a cushion that will permit you to overdraw your account up to a specified limit. Our covering your overdraft in this way will eliminate the extra expense and potential embarrassment of having a share draft returned.

Courtesy Pay is a non-contractual agreement that requires no action on your part. You do not have to sign any agreement or other paperwork. This coverage will be extended to you as long as your account remains in good standing. We will assign an overdraft limit to your account. Then any transaction (such as a share draft) that overdraws your account will be covered up to that limit. We will apply an insufficient fund fee for each transaction that we honor and notify you each time your account is overdrawn. We will also send you reminders periodically until your account is returned to good standing.

You are a valued customer of Rockdale Federal Credit Union and we hope that you find Courtesy Pay beneficial. At Rockdale Federal Credit Union, we believe Courtesy Pay is one more way we can show how much we appreciate your membership.

Sincerely,
Rockdale Federal Credit Union
Katherine Quinney
President