



Courtesy Pay Is the Smart Way

February 28, 2005

Dear FSU Credit Union member:

Courtesy Pay has officially been in service at Florida State University Credit Union for 6-weeks and the benefit to the membership is staggering!

Since the induction of Courtesy Pay, FSU Credit Union has honored over 1,100 courtesy drafts that otherwise would have been returned due to non-sufficient funds (NSF).

Without this service you would pay a \$30 returned check fee from the credit union, as well as an estimated \$30 returned check fee from the merchant—totaling \$60. Using those calculations,

FSU Credit Union has saved its members \$33,000 in merchant fees since we started offering Courtesy Pay service.

Unforeseen circumstances happen to us all...and usually at just the wrong time! Your car breaks down on Wednesday and you don't get paid until Friday. You make an honest mistake in your checkbook and it leaves you with a "little short" to cover all your outstanding checks. When you're busy it's easy to lose track of your checking account balance. Florida State University Credit Union's Courtesy Pay service can benefit you in these ways:

- **No embarrassment from returned checks**
- **No fee charged by merchants for returned checks**
- **No hassle if you don't have the funds in your account, if for instance you forget to deposit your paycheck.**

If you inadvertently overdraw your checking account FSU Credit Union's Courtesy Pay Service is here to help. For more information about Courtesy Pay Service contact FSU Credit Union staff at (850) 224-4960 or toll free, 877-GO-FSU-CU.

**Florida
State
University
Credit Union**

"The Champion's Choice"