



Courtesy Pay Eligibility Criteria

Eligible Accounts:

All checking accounts

Ineligible Accounts:

Employee accounts

Business Accounts

Organizational Accounts

Trust Accounts

Eligibility Criteria:

1. Member has met qualifications for a checking account
2. Member has satisfied the minimum waiting period of 60 days
3. Member is at least 18 years old
4. Account is not classified as dormant
5. Account has a current mailing address
6. Account has no Heritage Valley Federal Credit Union (HVFCU) loan delinquency of 15 or more days
7. Member does not have a charged off loan with HVFCU
8. Member has not filed bankruptcy
9. Member is not deceased
10. Member has no prior record with Chex System. (However, after six (6) months, the member may request a review of their account history, by Management, to determine if their account history warrants permitting Courtesy Pay to be placed on their account.)

**Primary or joint owner has the right to revoke Courtesy Pay privileges.
HVFCU must receive written notice of above said request.**

Federally Insured by NCUA