



Change in Terms - Courtesy Pay Fees for Recurring Debit Card Transactions

Beginning Thursday, Dec. 3, 2026, members enrolled in Standard Courtesy Pay coverage that includes recurring debit card transactions will be charged a \$24 Courtesy Pay fee each time Courtesy Pay is used to pay a recurring debit card transaction (such as subscriptions or automated payments). The fee applies only when Courtesy Pay is used.

For complete details, see *“What You Need to Know about Overdrafts and Overdraft Fees”* in the Membership Agreement & Disclosures at rbfcu.org/agreement.

Recurring Debit Card Transactions – Frequently Asked Questions (FAQs)

1. What is a recurring debit card transaction?

A recurring debit card transaction is an automatic, pre-authorized charge that a merchant charges to your debit card on a regular basis, such as a monthly subscription, without requiring your approval each time.

2. Will I be charged a fee for a recurring debit card transaction?

You will be charged a \$24 Courtesy Pay fee only if there are insufficient funds in your account and Courtesy Pay is used to cover a recurring debit card transaction. If sufficient funds are available in the account by **7:00 p.m. Central Time on the date the transaction posts to the account**, the fee will not be assessed.

3. When will the change in fee take effect?

Fees will be assessed beginning Thursday, Dec. 3, 2026, only if Courtesy Pay is used to cover recurring debit card transactions.

4. Who can I contact for more information or to update my Courtesy Pay preferences?

For more details, please visit rbfcu.org/contact-us or call our Member Service Center at 210-945-3300. You may also update your preferences through Online Banking, the RBFCU Mobile® app, or by contacting the Member Service Center.

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