PremierOne Credit Union
For hours call or visit our website
Phone: 408.524.4500 or 855.500.P1CU (7128)
Web: premieronecu.org

4th Street Branch
88 S Fourth Street
(bottom of 4th street garage)
San Jose, CA 95112

Almaden Branch
5353 Almaden Expressway,
#80 (next to TJ Maxx)
San Jose, CA 95118

Via Del Oro Branch
(and Corporate Headquarters)
6640 Via Del Oro
San Jose, CA 95119

Arques Branch
1193 East Arques Avenue
Sunnyvale, CA 94085

Asbury Branch
140 Asbury Street
San Jose, CA 95110

Call Center Hours
M – F: 8am – 6pm
Saturday: 10am – 2pm

STAY CONNECTED

CO-OP ATMs and Shared Branches
To access over 30,000 ATMs for free in the CO-OP Network:
- Text the street address or zip code to 91989 (my coop)
- Download the CO-OP ATM Locator App
- Add the CO-OP Locator database to your GPS
- Call 1-888-SITE-CO-OP (748-3266)
- Online at co-opcreditunions.org

CO-OP ATMs include most 7-Eleven, Costco, & Walgreens stores.

PremierOne Credit Union

EQUAL HOUSING LENDER

NCUA
Federally insured by NCUA

Courtesy Pay

PremierOne Credit Union

Together, we're just better.

Courtesy Pay

At PremierOne Credit Union, we want to save you from possible damage to your credit history, the additional merchant fees, and any embarrassment associated with an inadvertent overdraft. That's why we provide Courtesy Pay.

What is Courtesy Pay?

Courtesy Pay is a service offered to eligible members where we may authorize and cover overdrafts on your account, including checks, automatic payment (ACH) transactions, and recurring debit card transactions. At your request, we may also authorize and pay everyday debit card purchases and ATM withdrawals.

How does Courtesy Pay work?

As long as you maintain your account(s) in good standing, we may approve your overdraft items within your current available Courtesy Pay limit as a non-contractual courtesy. Overdrafts on your eligible checking account are subject to a limit of $1,000 (including the amount of the overdrawn items and the Courtesy Pay fees). We are not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Please refer to the "Understanding Your Account Balance" section of the PremierOne Credit Union Membership Agreement. Transactions may not be processed in the order in which they occurred and you may experience overdrafts.

How soon can I use Courtesy Pay?

Once you have opened a checking account with PremierOne Credit Union and providing you meet the qualification criteria after 90 days, you are automatically entered into the Courtesy Pay Program. Please note, you must request or "opt-in" to activate Courtesy Pay for everyday debit card transactions and ATM withdrawals. You can opt-in (or opt-out) anytime by contacting the credit union.

What does Courtesy Pay cost?

Enrollment in the Courtesy Pay Program is free. You only incur a $29 fee for every overdrawn item from a check or automatic payment (ACH) transaction, or a recurring debit card payment. If you have requested us to do so, we may also authorize and cover everyday debit card purchases and ATM withdrawals.

What if I already have Overdraft Protection?

If you have established Overdraft Protection for your account such as from a PremierOne Credit Union credit card or automatic transfers from another account, we will pay any overdraft using the Overdraft Protection option before utilizing Courtesy Pay.

An Overdraft transfer fee is assessed each time we transfer funds from an account you have selected to cover an overdraft item. (Interest begins to accrue immediately for credit card transfers.) You may elect these Overdraft Protection options anytime by calling the credit union.

What is my Courtesy Pay limit?

Courtesy Pay is not a loan, yet the credit union, as a courtesy, may cover overdrafts up to a $1,000 limit. Once the limit of $1,000 is reached, all other items will be returned to the payee or returned for non-sufficient available funds.

If you have more than one checking account at the credit union, please note that each checking account is covered separately and limits cannot be combined.

How quickly must I repay Courtesy Pay?

You should make every attempt to bring your checking account to a positive end-of-day balance as soon as possible, and must do so within 30 calendar days to remain in good standing.

What are my options for Courtesy Pay?

We may authorize and cover overdrafts on your account, including checks, automatic payment (ACH) transactions, and recurring debit card transactions. You will automatically receive this service as long as you meet the eligibility requirements. In addition to the above you can elect to Opt-In so we may also cover everyday debit card transactions and ATM withdrawals. (Best option for emergency situations.) You can also elect to not participate in the Courtesy Pay Program. You can change your option selection at any time by contacting the credit union.