

Courtesy Pay Disclosure

It is the policy of our financial institution to comply with applicable laws and regulations, and to conduct business in a safe and sound manner.

Insufficient balances may result from: A) Check payments, electronic funds transfer or other withdrawal requests; B) Payments authorized by accountholder; C) Unpaid return of items deposited by the accountholder; D) Imposition of financial institution service charges; E) Deposit of items which, according to the credit union's Funds Availability Policy, are treated as not yet "available" or finally paid.

We are not obligated to pay any item presented for payment if the checking account does not contain sufficient collected funds. However, if the accountholder maintains the account in good standing, defined as A) Member must be 18 years of age or older; B) Member has not caused the Credit Union any losses; C) Checking account must have been open for sixty (60) days or more; D) Member makes regular deposits sufficient to bring the account to a positive balance; and E) There are no legal orders outstanding and loans are paid current, we may, at the Credit Union's sole discretion, pay reasonable checking account overdrafts as a non-contractual courtesy. There is no set limit to the number of overdraft fees that may be assessed per day; however, excessive overdrafts will be monitored by the Credit Union and may result in the loss of Courtesy Pay. Excessive overdrafts are defined by the Credit Union to be six (6) or more occasions in a rolling twelve (12) month period. **Paying overdrafts for ATM and everyday debit card transactions requires written authorization. To include these transactions complete the Overdraft Services and Fees Consent Form.**

We may refuse to pay an overdraft at any time, even though we may have previously paid the overdrafts. The transactions that occur in your account may not be processed in the order in which they occurred. This may affect the total number of overdraft fees incurred by you. The accountholder will be notified electronically of any Non-Sufficient Funds items paid or returned that the account may have. However, we have no obligation to notify the accountholder before we pay or return an item. You must sign up for eStatements to receive electronic notifications. Log into Online Banking to sign up for eStatements. The amount of any overdrafts, plus our Non-Sufficient Funds charge that the accountholder owes us is due and payable upon demand. If we pay an overdraft on an account with more than one owner on the signature card, each owner, and/or agent where applicable, drawing/presenting the item, thereby creating the overdraft, are jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Courtesy Payment charges.

Limitations: This feature is available only on checking accounts. We may limit the number of accounts eligible for Courtesy Pay to one account per household. Additionally, we reserve the right not to approve any overdrafts against any account until we can verify the account is being maintained in good standing, as defined above.

Account Fees: Whether we pay or return a Non-Sufficient Funds item, a per-item fee of \$28 will be charged to your account as a Non-Sufficient Funds charge, as set forth in our fees schedule. If this happens, we will notify you electronically. You must sign up for eStatements in order to receive electronic notifications. Log into Online Banking to sign up eStatements.

Courtesy Pay Disclaimer: The credit union's Courtesy Pay plan is a non-contractual courtesy and is discretionary. It is not an obligation of the Credit Union and the Credit Union may refuse to provide the courtesy on any checking account at any time and from time to time. The accountholder does not have a contractual right to Courtesy Pay and courtesy payment is not guaranteed by the Courtesy Pay plan. There may be alternative methods to cover Non-Sufficient Funds items, which may include linking your account to a savings account or line of credit which may be less expensive. If an alternative method of covering these items is of interest to you, please contact one of our member services representatives at 800.897.6991.