



The Credit Union provides, as a courtesy to members, **Discretionary Overdraft Courtesy Pay Protection** on Checking Accounts, subject to the other terms and conditions for such Accounts as set forth in the Account Agreement and other applicable disclosures.

Overdraft Courtesy Pay is not a line of credit or a loan product. It does not become active unless all other funding sources designated by you for overdraft protection (transfers from other deposit accounts and/or advances against a line of credit) have been exhausted and a check or other item (which may include ACH debits or other preauthorized or electronic items presented for payment) is presented for payment that would overdraw your Account. In such cases, the Credit Union may pay the item or items presented, allowing the Account to be overdrawn, and assess a fee for each item paid, as published in its Schedule of Fees. Items will not be paid if the resulting overdrawn amount, including fees, would exceed the **Discretionary Overdraft Courtesy Pay** limit established for the Account.

The Credit Union is not obligated to pay any item presented for payment if your Account does not contain sufficient available funds, and any discretionary payment (or other negotiation or processing) by the Credit Union of any non-sufficient fund check or checks (or other item) does not obligate the Credit Union to pay any additional non-sufficient fund check or item, or to provide prior notice of its decision to refuse to pay any additional non-sufficient fund check or item.

Overdraft Courtesy Pay is more expensive than other overdraft protection options available with the Credit Union, and is only intended to serve as additional protection against returned items due to unexpected circumstances. You may be extended **Overdraft Courtesy Pay** as long as your Account is maintained in good standing, which includes at least:

- a) You are not in default on any loan or other obligation to the Credit Union or overdrawn on any other Accounts with us.
- b) You are not subject to any legal or administrative order or levy.
- c) You have repaid any previous advances, including fees, under **Overdraft Courtesy Pay** promptly, bringing your Account out of the negative within no more than 30 days of any such advance or other overdraft situation.

Any amounts advanced under **Overdraft Courtesy Pay** must be repaid by depositing an amount at least equal to the amount of Discretionary Overdraft Privilege extended to you plus fees in your Account within thirty (30) days of the advance, and bringing your Account balance to a positive balance within every thirty (30) day period. The total of any Discretionary Overdraft Courtesy Pay (negative) balance, including any fees or charges owed to us, is due and payable upon demand, and all Account owners will continue to be liable, jointly and severally, for all such amounts, until they have been paid in full.

Each individual or joint Checking Account with an established Overdraft Protection plan [see *your Account Agreement*] is assigned an **Overdraft Courtesy Pay** limit of **\$300**. **Overdraft Courtesy Pay** is not transferable to other Accounts that you may have with the Credit Union.

Members may choose to “**opt out**” of this service at any time by notifying the Credit Union. The Credit Union, in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause.