

Important Notice

Please be advised that your Truth-In-Savings Disclosure is amended to include the following provision.

Fees For Overdrawn Accounts

Fees may be imposed for overdrafts created by drafts, in-person withdrawals, ATM withdrawals, or by other electronic means, as applicable. Your entire balance in your account may not be available for in-person withdrawals, transfer or payment of a draft or other items. You may consult the Funds Availability Policy for more information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft draft/item, regardless of whether we pay or return the draft/item. If we have approved an overdraft protection limit (Courtesy Pay Limit) for your share draft account such fees may reduce your approval limit. Please refer to the Fee Schedule for current fee information. If we have approved an overdraft protection limit for your share draft checking with written notice given to the Credit Union you may OPT OUT of this protection.

Courtesy Pay Disclosure

Courtesy Pay Limits may be provided to account-holders that are 18 years of age, with an account that has been open at least 90 days, and is in "good-standing", as determined by the Credit Union.

Generally, we will not pay an overdraft in total excess up to \$500.00; the limits vary by share draft account as determined by the Credit Union; and include our Non-Sufficient Funds and/or Courtesy Pay Fee(s).

Non-Sufficient Funds and/or Courtesy Pay Fees (s) may be imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means, as applicable.

We may refuse to pay an overdraft at any time, even though we may have previously paid the overdrafts. The account-holder will be notified by mail of any Non-Sufficient Funds items paid or returned that the account may have. However, we have no obligation to notify the account-holder before we pay or return an item. The amounts of any overdrafts, plus our Non-Sufficient Funds and/or Courtesy Pay Fee(s) that the account-holder owes us are due and payable upon demand. If we pay an overdraft on an account with more than one (1) 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 Pay Fee(s).

Funds must be deposited to cover the overdraft and the account must remain positive for at least one day-end cycle, within 30 days of the account entering a negative status. If additional overdraft items occur during those 30 days that the account has continued to be negative, the account must be brought positive on or before the 30th day from the date of initial overdraft, and remain positive for at least one day-end cycle. Any deposits received by the credit union during the 30 days will be applied first to the overdrawn account. If an account is not brought to a positive balance and allowed to remain positive for at least one day-end cycle within 30 days, the privilege will be suspended.

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 personal checking account at any time and from time to time. The account-holder does not have a contractual right to Courtesy Pay and payment is not guaranteed by the Courtesy Pay Plan.

OPT OUT:

To opt out of the Courtesy Pay plan, notify the Credit Union in writing. Upon receipt of the written request the account will be removed from coverage of any future Courtesy Pay overdrafts. Any items clearing the account without Courtesy Pay and/or sufficient funds will be returned. A Non-Sufficient Funds fee will be charged.