



A Discretionary Overdraft Service

It is the policy of My Community Credit Union to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

A non-sufficient funds (negative) balance may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests; B) Payments authorized by the member; C) The return, unpaid, of items deposited by the member; D) The imposition of applicable service charges; or E) The deposit of items which according to the Credit Union's Funds Available Policy, are treated as not yet "available" or finally paid.

My Community Credit Union is not obligated to pay any item presented for payment if member's account does not contain sufficient available/collected funds. Rather than automatically returning, unpaid, any non-sufficient funds items that the account may have, if the eligible account (primarily used for personal and household purposes) has been open for at least ninety (90) days and thereafter the member maintains the account in good standing, which includes at least: A) Members are not in default on any loan obligation to the Credit Union, B) Members bring their account to a positive balance (not overdrawn) for a 24hour period at least once every thirty (30) days, and C) Member's account is not the subject of any legal or administrative order or levy, we will consider, without obligation on our part, approving member's reasonable overdrafts. This discretionary *service will be limited to a \$500 overdraft (negative) balance for eligible checking accounts.

Any and all fees and charges, including without limitation our non-sufficient funds/overdraft fees (per item charge as set forth in our fee schedules) will be included in this limit and will apply to any transaction that overdraws member's account including, but not limited to, payments authorized by Checks, ACH / Electronic Items, Internet Banking / Online Banking and Telephone Banking Transactions.

My Community Credit Union may refuse to pay an overdraft for members at any time, even though the member's account is in good standing and even though we may have previously paid overdrafts for the member. Members will be notified by mail of any non-sufficient funds items paid or returned that members may have; however, we have no obligation to notify the member before we pay or return any item. The amount on any overdrafts plus our Non-Sufficient Funds and/or Courtesy Pay (NSF/OD) Charge(s) that members owe us shall be due and payable upon demand.

If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Courtesy Pay (NSF) Charge(s).

LIMITATIONS: Available only to eligible personal checking accounts primarily used for personal and household purposes. All Business Type Accounts, All Savings Type Accounts, All Money Market Accounts, All Charitable Organization Accounts and Minor Accounts are not eligible. We may limit the number of accounts eligible for Overdraft Privilege Service to one account per household.

*The Courtesy Pay Service does not constitute an actual or implied agreement between the member and the Credit Union. Nor does it constitute an actual or implied obligation of or by the Credit Union. This service represents a purely discretionary courtesy or privilege that the Credit Union may provide to the member from time to time and which may be withdrawn or withheld by us at any time without prior notice, reason, or cause.

*Opting in to Courtesy Pay alone does not guarantee that your one time debit and ATM transactions will be covered. You must opt in separately for debit and ATM transactions to be covered. Please refer to our Reg E Opt in disclosures.

www.mccu.coop