

OVERDRAFT PROTECTION

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Please refer to the Membership and Account Agreement for a more thorough explanation of factors that determine when an overdraft occurs and when you may incur a fee for overdrawing your account. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protections plans, such as a link to another account of yours, which may be less expensive than our standard overdraft practices. To learn more, visit Raiz.us.

What are the standard overdraft practices that come with my account?

We authorize and pay overdrafts for the following types of transactions:

- Share drafts/checks, and other transactions made using your checking account
- Automatic bill payments
- ACH transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to by opting-in to Courtesy Pay:

- ATM transactions
- One-time debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be decline.

What fees will I be charged if the Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$5.00 for transactions under \$10.00 and \$19.00 for transactions more than \$10.00 each time we pay an ATM or debit card transaction overdraft. Overdraft is triggered when the account's available balance is not sufficient to pay the transaction.

There is a **daily cap of six (6) overdraft/NSF fees** that can be assessed on your account each day for up to \$240 in total fees.

To opt-out of our standard overdraft protection for checks, automatic bill payments, and ACH transactions, please call us at 877-378-3281.

COURTESY PAY DISCLOSURE

Courtesy Pay is a service that adds a measure of protection to your personal/business checking account. As long as you are a member in good standing, which includes having a checking account with us for at least 30-days, you make regular deposits to that account, bring your account back into a positive balance regularly, maintain all credit union loans current and there are no legal orders against your account, your Courtesy Pay privilege remains activated.

We will charge a fee each time we pay an overdraft (where the funds were unavailable). There is a daily cap of six (6) Overdraft / NSF fees we can charge you for overdrawing your account for up to \$240 a day. To opt-out of our standard overdraft protection for checks, automatic bill payments, and ACH transactions, please call us at 877-378-3281.

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