

COURTESY PAY (OVERDRAFT PROTECTION) POLICY

It is the policy of 4UCU to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

A non-sufficient funds balance may result from: A) the payment of checks, electronic funds debits/transfers, ATM withdrawals, or other withdrawal requests; B) payments authorized by you; C) the return, unpaid, of items deposited by you; D) the imposition of 4UCU service charges; or E) the deposit of items which according to 4UCU'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 your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, if your eligible account has been open for at least ninety (90) days and thereafter you maintain your account in good standing, which includes at least: A) continuing to make deposits consistent with your past practices; B) you are not in default on any loan obligation to 4UCU; C) you bring your account to a positive balance (not overdrawn) at least once every thirty (30) days; and D) your account is not the subject of any legal or administrative order or levy, we will consider, as a discretionary courtesy or *service and not a right of yours nor an obligation on our part, approving your reasonable overdrafts. Of course, all 4UCU fees and charges, including without limitation our non-sufficient funds/overdraft fees (as set forth in 4UCU's fee schedules) will be included in this limit. Courtesy Pay limits on all checking accounts is \$300.00, except for our Student Checking which has a Courtesy Pay limit of \$200.00 and our Fresh Start Checking accounts which are not eligible for Courtesy Pay.

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. We have no obligation to notify you before we pay or return any item. The amount of any overdrafts plus our set fee as stated in 4UCU's fee schedule for non-sufficient funds and/or overdraft (NSF/CP) charge(s). As a rule, when multiple items are received simultaneously for payment, the items will be cleared in order of presentment which can affect the total amount of overdraft fees incurred. We reserve the right to change the clearing order at any time without notice. We may limit the number of accounts eligible for the Courtesy Pay* service to one account per household.

* The Courtesy Pay service does not constitute an actual or implied agreement between you and 4UCU. Nor does it constitute an actual or implied obligation of or by 4UCU. This service represents a purely discretionary courtesy or privilege that 4UCU may provide to you from time to time and which may be withdrawn or withheld by 4UCU at any time without prior notice or reason or cause. All members have the right to opt out of the Courtesy Pay Program. Members wishing to be removed or opt out from the Courtesy Pay Program should contact a 4UCU representative.