

Discretionary Convenience Pay Disclosure

The Universal Account Agreement (UAA) provided to you at the time you opened your account with us controls the duties, obligations, and rights of the accountholder and the Credit Union. The UAA (and all amendments thereto) shall control any possible conflict, if any, between it and any provision of this disclosure. A copy of the UAA and our Schedule of Fees is available to you upon request or by visiting our website.

Overdraft Protection Options. An overdraft occurs when the available balance in your share draft/checking account is insufficient to cover a transaction, but we pay it anyway. We may cover your overdrafts in different ways:

1. Optional overdraft protection services such as a link to a savings account or a line of credit which may be less expensive than our standard overdraft practices.
2. Convenience Pay is a service we add to your share draft/checking account to cover inadvertent overdrafts, subject to the eligibility criteria as explained below.

Discretionary Convenience Pay. Convenience Pay is not a line of credit and there may be less expensive alternatives, such as transfer from another account or a line of credit. However, if you inadvertently overdraw your account, we have the discretion to pay the overdraft, subject to the limit of your Convenience Pay and the amount of the fee.

The Credit Union is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. If, on any day, the available funds are not sufficient to pay the full amount of a check, draft, transaction or other item, plus any applicable fee, that is posted to your account we may return the item or pay for it. Any discretionary payment by the Credit Union of an overdraft check (or item) does not obligate the Credit Union to pay any other overdraft check (or item), or to provide prior notice of its decision to refuse to pay such check (or item).

We will not authorize and pay overdrafts for ATM or debit card transactions unless you ask us to by opting in to **Convenience Pay Plus**.

Eligibility. To be eligible for Convenience Pay, you must be at least 18 years old, with a share draft/checking account open and meet the following qualifications:

1. Valid Email Address
2. Valid Social Security Number
3. You have not caused the Credit Union a loss;
4. You are not currently delinquent over 30 days in any account or loan; and
5. You have no bankruptcy on record with the Credit Union.

Account types eligible for Convenience Pay. The Credit Union automatically activates Convenience Pay for all eligible share draft/checking account holders. Organizational or nonprofit, trust, and youth accounts are not eligible for this program.

We limit the number of your accounts eligible for the Convenience Pay program to one account per household and/or one account per taxpayer identification number.

Opting in for Convenience Pay Overdraft Coverage Related to ATM and Debit Card Transactions. For ATM and one-time debit card transactions, you must affirmatively consent by opting-in to **Convenience Pay Plus** by completing the opt in form in person, by mail, or through the online banking website.

Overdraft Privilege Limits. This privilege for eligible consumer accounts will generally be limited to a maximum of up to \$1,500 for consumer account and up to \$3,500 for eligible Business Accounts. This limit will never be included in the amount of available funds displayed for your account. It may be possible that your account will become overdrawn in excess of the Convenience Pay limit as a result of the assessment of a fee. The credit union may increase the max limit at any time.

Fees. Your account will be charged a Convenience Pay fee of \$10 for each item \$5 or less, and \$29 for each item greater than \$5, up to a maximum of five items per day, that would have created an overdraft on your account. Please note that all fees are included as part of your maximum Convenience Pay limit.

Liability for Overdrawn Balances. The total of the discretionary Convenience Pay (negative) balance, which includes any and all fees and charges, is due and payable upon demand, and each member will continue to be liable, both jointly and severally, for all such amounts, as described in the UAA.

Convenience Pay and/or Convenience Pay Plus Opt Out. You may always opt out: You may choose at any time to opt out and not participate in the Convenience Pay or Convenience Pay Plus program by simply contacting a Member Service Representative by phone, in person, by mail, or via a secured message in online banking. Members who receive Social Security, federal direct deposit, or any other entitlement benefit must opt-out if they do not want the Credit Union to apply those funds to pay an overdraft.

If you choose to opt out and no longer participate in the Convenience Pay program, and you have opted in to Convenience Pay Plus, you will also be automatically removed from the ATM and debit card protection.

If you need help: Of course, overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations please contact one of our Member Service Representatives by phone, in person, by mail, or

via a secured message in online banking.

ALWAYS A DISCRETIONARY PROGRAM:

These terms and conditions in no way obligate us to extend the Convenience Pay program to you. We reserve the right to exclude you from the Convenience Pay program for any reason, including for what we believe to be excessive use of Convenience Pay.

The Responsibility is Yours

Please remember that the responsibility for ensuring that the funds in your account will cover a transaction is yours. You should keep a running balance of the amount of funds in your account to ensure that there are sufficient funds in your account. We provide various tools that will help you manage your account, such as online banking and mobile banking applications.