



Overdraft Protection Disclosure

An overdraft occurs on your account when you do not have enough available funds in your checking account to cover a transaction. Your account features an automatic overdraft protection plan whereby funds from applicable savings accounts will be transferred to your checking account to cover any overdraft. In the event funds are transferred from any of your applicable savings accounts to cover an overdraft you will be assessed a fee according to the Personal Accounts Fee Guide. We also offer a line of credit that may serve as an additional overdraft protection plan. You may inquire about this option with a Member Sales Consultant or by calling the Member Communication Center at 800-451-4292.

In the event you do not have enough available funds in your overdraft protection plans to cover an overdraft, we may, at our discretion, extend an additional overdraft service to you. This service allows Credit Union ONE the discretion to

honor and pay checks, automatic bill payments and other transactions made using your account number as designated by the credit union drawn against insufficient funds so that these items presented against your checking account are not returned unpaid. As part of this overdraft service the credit union may also authorize and pay, at our discretion, overdrafts as a result of ATM and everydaydebit card transactions if you tell us to (Opt-In). If you do not opt-in to this service for ATM and everyday debit card transactions your transaction will be declined.

If the credit union authorizes and pays an item as part of this overdraft service you will be notified electronically for each occurrence when the items are paid. As disclosed in the Membership Agreement, should the credit union honor an item presented against your checking account with insufficient funds, you agree to reimburse the credit union within 30 days of the overdraft.

This overdraft service in a non-contractual courtesy and is discretionary. It is not an obligation of the credit union and the credit union may refuse to provide this service on any

checking account at any time. There is no contractual right to overdraft service and payment of an item is not guaranteed under this service. The amount that an account may be overdrawn shall in all cases be subject to the credit union's discretion. The credit union reserves the right to change or terminate overdraft service at any time.

For each item paid using overdraft service you will be charged an overdraft fee as published in the Personal Accounts Fee Guide. If the credit union chooses not to pay checks, automatic withdrawals, bill payments, or other items using your account number that are presented for payment when the account has insufficient funds, the item will be returned and you will be assessed an NSF (Non-Sufficient Funds) fee as published in the Personal Accounts Fee Guide.

In general, overdraft service is granted to consumer checking accounts (excluding basic checking) only under the following circumstances:

- Member for at least 30 days and in good standing
- Account has not been overdrawn resulting in a

negative balance in any checking or savings accounts

- Member has no delinquent loans or other past due obligations with the credit union

Overdraft service for check, automatic bill payments and other transactions using your account number does not require member consent, however, if you would like overdraft service for ATM and everyday debit card transactions you must tell us you want this service (Opt-In). You may be removed (opt-out) from overdraft service and/or overdraft protection plans by notifying us either by sending a written and signed request, calling the Member Communication Center at 800-451-4292, or by visiting any branch location.

