

Courtesy Pay Overdraft Service Disclosure



As a benefit to our members, you'll enjoy Courtesy Pay Overdraft Service, to be used in conjunction with your Empeople Credit Union Checking Account. With this service, we will generally pay your overdraft non-sufficient funds, (NSF) items and fees for Empeople Credit Union checking accounts, subject to the rules, criteria and limitations as set forth in this disclosure. The feature will save you time, embarrassment and may prevent additional fees charged by others to process your overdrafts.

With the Courtesy Pay Overdraft Service, we generally pay your overdraft items for your Empeople Credit Union checking account; however, we reserve the right to unilaterally refuse payment of any item without advance notice to you. When we pay overdraft items, you will be charged our normal NSF (non-sufficient funds) fee, currently \$29 for each item that is paid. There is no limit to the total fees we can charge you for overdrawing your account. The Courtesy Pay Overdraft Service is available for all checks you write, ACH items, and Internet Bill Payer. You are required to "Opt-In" the Courtesy Pay Overdraft Service if you want it available when making everyday debit card transactions or for ATM withdrawal items. We also offer overdraft protection plans, such as a link to a savings account, which is less expensive than our Courtesy Pay Overdraft Service. Please contact us to learn more. For up-to-date balances, call our Automated Phone Service or visit our website.

Eligibility is based on you managing your checking account in a responsible manner. There are rules or criteria, that you must meet in order for us to give you the Courtesy Pay Overdraft Service.

YOU WILL NOT BE ELIGIBLE FOR THE COURTESY PAY OVERDRAFT SERVICE IF:

- You have a delinquent loan
- Your account has been open for less than 180 days
- You are subject to any legal or administrative order, garnishment, or levy
- You are currently a party in a bankruptcy proceeding
- You do not bring your account to a positive balance at least once every 30 days
- You have caused a loss to Empeople Credit Union

After your Courtesy Pay Overdraft Service has been activated, we have the right to suspend your privilege without any further notice based on these criteria. We also reserve the right to suspend your Courtesy Pay Overdraft Service if we believe that you are not managing your account in a responsible manner, which may harm you or us. In that case, we may

suspend your Courtesy Pay Overdraft Service even if you meet all criteria listed above.

EXCLUSION FROM INITIAL OFFERING: You may be excluded from the initial offering of the Courtesy Pay Overdraft Service if your account has been overdrawn for more than 30 consecutive days, unless sufficient grounds exist for us to believe that it is prudent to grant you the Courtesy Pay Overdraft Service. We will subsequently review accounts that were not eligible at the initial activation and grant them the privilege if they become eligible.

Your account agreement describes the duties, obligations, and rights of depositors and authorized signatories between you and the Credit Union regarding your deposit accounts. That account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this disclosure. Your account agreement and this disclosure shall be construed to minimize conflicts between them.

The Courtesy Pay Overdraft Service does not constitute an actual or implied agreement between you 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 you from time to time and which may be withdrawn or withheld by us at any time without prior notice, reason, or cause. It is important to know your Credit Union checking account balance to avoid unwanted Courtesy Pay fees.

OPT-OUT: An account may be removed from the Courtesy Pay Overdraft Service for members who do not wish to have Courtesy Pay protecting their account from overdrafts. Your account can be removed from coverage of any future Courtesy Pay overdrafts at your request. Any items attempting to clear the account without Courtesy Pay Overdraft Service and/or sufficient funds will be returned or declined. If the item is returned for insufficient funds (NSF), a non-sufficient funds fee will be charged. To opt-out of Courtesy Pay Overdraft Service, contact us at (800) 338-6739 and inform us of your wish to be removed from the program.

For any questions, please contact us at service@empeople.com or (800) 338-6739