

**The Convenience of Courtesy Pay Overdraft
Exclusively for Community Resource Federal Credit Union Checking Accounts**

We will charge a \$15.00 Paid NSF (non-sufficient funds) charge, as set forth in our fee schedules, for each item that would overdraw your checking account.

Of course, you may authorize the credit union to pull available funds from your savings, and/or an approved line of credit prior to overdrawing your checking account. Call or visit our branch to inquire about overdraft protection.

Courtesy pay overdraft will take effect after all other funds you've established to provide overdraft protection have been depleted. Community Resource Federal Credit Union doesn't promise to pay every overdraft, not all accounts are eligible, and some restrictions do apply. Please read the Courtesy Pay Overdraft policy below for details.

**Courtesy Pay Overdraft Policy
(A discretionary overdraft payment service)**

It is the policy of Community Resource Federal Credit Union to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

A non-sufficient funds (negative) balance may result from: A) The payment of checks, or other withdrawal requests including transactions done in person (Teller), ATM or debit card POS transactions or other electronic means. B) Payments authorized by you; C) the return, unpaid, of items deposited by you; D) The imposition of Community Resource Federal Credit Union service charges

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 (primarily used for personal and household purposes) has been open for a least sixty (60) 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 Community Resource Federal Credit Union, (C) you bring your account to a positive overnight 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 overdraft. This discretionary *service will generally be limited up to a \$250 overdraft (negative) balance for standard checking accounts without a payroll direct deposit, or a \$500 overdraft (negative) balance for standard checking accounts with a payroll direct deposit.

Of course, any and all Community Resource Federal Credit Union fees and charges, including without limitation our non-sufficient funds/overdraft fees (as set forth in our fee schedules) will be included in this limit. More than one overdraft fee may be charged against the account per day, depending on the number of checks, one-time debit card transactions and other withdrawals made. The order in which transactions are received and processed by the credit union can affect the total amount of CPO fees charged.

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 previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however we have no obligation to notify you before we pay or return any item. The amount of any overdraft plus our Non-Sufficient Funds (NSF) fee (s) that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient funds (NSF) charges (s).

You must "OPT in" to this program and give your consent for Community Resource FCU to pay or authorize transactions against non-sufficient funds up to your approved limit. You can choose to have either your ACH/Share draft items cleared, or you can choose to have ACH/Share draft and any one time debit card transactions and/or ATM withdrawals.

You may "opt out" of the courtesy pay overdraft program by calling a Community Resource Federal Credit Union Member Service Representative or you may write a letter stating your wishes to "opt out". If you choose to opt out all non-sufficient fund items will be automatically returned as unpaid and/or any one time debit card purchases or ATM transactions will be declined.

LIMITATIONS: Available only to eligible personal checking accounts primarily used for personal and household purposes You are not eligible for the Courtesy Pay Overdraft Service if: Your account is classified as dormant – is a business or organizational account – is a HSA account - your account is an In Trust for Account – Your account has been open for fewer than 60 days – you are a minor – you are subject to any legal or administrative order - you are delinquent on any loan obligation with CRFCU – you do not bring your account to a positive balance once every 30 days. We may limit the number of accounts eligible for courtesy pay overdraft *service to one account per household.

*The courtesy pay overdraft service does not constitute an actual or implied agreement between you and Community Resource Federal Credit union. Nor does it constitute an actual or implied obligation of or by Community Resource Federal Credit Union. This service represents a purely discretionary courtesy that Community Resource Federal Union may provide to you from time to time and which may be withdrawn or withheld by Community Resource Federal Credit union at any time without prior notice or reason or cause.