

OVERDRAFT ADVANCE DISCLOSURE

Overdraft Advance is a service offered on your personal share draft account in which Members Community Credit Union may honor overdrafts subject to certain conditions and limitations. There will be an overdraft fee of \$26 for each overdraft honored upon first time presentment.

Members Community Credit Union's Overdraft Advance Policy:

All members may be eligible for Overdraft Advance as long as their account remains in good standing, defined as making regular deposits and bringing their account to a positive balance at least once every 30 days. Accounts that have been open for less than 90 days may be eligible for the program upon approval by the CEO or Vice-President. Board Members, Supervisory Committee Members, employees and management of Members Community Credit Union will be eligible for Overdraft Advance as set forth in this policy. Accounts are subject to a maximum overdraft limit, including overdraft fees, of \$400 unless approved for a higher limit. Primary and/or joint owners may request and/or remove their account(s) from the Overdraft Advance program at any time. Primary and all other owners shall be jointly and completely responsible for the overdraft including the overdraft fee. Overdraft Advance is a non-contractual agreement between Members Community Credit Union and its members. We have the right to discontinue the program or withdraw any share draft account from the program based on poor performance of the account, or failure to cover the overdrafts; to limit participation to one account per household; and to either honor the overdraft or return the item for insufficient funds regardless of what has occurred in the past. There is no interest charged on any overdraft or unpaid overdraft charge. There will be no late charges or fees other than the overdraft charge of \$26. Members Community Credit Union will notify the member by mail of any overdraft paid or returned; however we have no obligation to notify you before we pay or return an item. It is our policy to provide members with every opportunity for repayment.

The following transactions will be covered under Overdraft Advance:

Share drafts and other debits cashed at a teller's window; ACH items; ATM withdraws and/or point of sale transactions; service or check charges; and loan payments. Overdraft items will be posted by dollar amounts from low to high in accordance with Members Community Credit Union's existing share draft procedures.