OVERDRAFT SERVICES

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800.322.2709 | advancial.org

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when your available checking account balance is not enough to cover a transaction at the time it is presented to us for authorization. Your available balance might be less than your current account balance due to holds on deposits and pending transactions that have been authorized but have not yet posted to your account. To avoid overdrafts, you should always check your available balance before making purchases or withdrawals.

Generally, we do not authorize and pay overdrafts unless you ask us to by enrolling your checking account in an overdraft protection option.

Our overdraft protection options can cover your overdrafts in different ways:

- **Overdraft Transfers** uses funds from a designated account in order to cover your overdrafts. Overdraft Transfers may be less costly than our Check Clear Courtesy Overdraft service. We do not charge an Overdraft Transfer fee. Monthly transfer limits and excessive withdrawal fees may apply for certain designated accounts. Funds transferred from a designated line of credit will incur a finance charge. Lines of credit are subject to credit qualification and approval. To learn more about Overdraft Transfers, ask us about this option.
- **Advancial Check Clear Courtesy Overdraft ("Check Clear")** may cover transactions that overdraw your account so that your transactions can be completed even though your account does not have the necessary available balance. There is a fee associated with the use of this service.

This notice explains our overdraft practices under the **Check Clear** service.

> What is Check Clear Courtesy Overdraft?

Check Clear Courtesy Overdraft is a discretionary overdraft service that provides an overdraft privilege limit of $250 on your account in order to pay a transaction(s) when your account does not have the necessary available balance.

> What types of transactions are covered by Check Clear?

The types of transactions covered by Check Clear depend on the coverage level selected.

Transactions Covered with Check Clear	Standard Check Clear	Extended Check Clear
Checks and other transactions made using your checking account number	✓	✓
Automated Clearing House (ACH) transactions	✓	✓
Debit card transactions (recurring and one-time)		✓

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

> What fees will I be charged if Advancial pays my overdraft using Check Clear?

- We will charge you **a fee of $10** per item for each overdraft paid using Check Clear.
- We limit the total number of overdraft/non-sufficient funds-related fees to two (2) per account per day.
- Fees are charged per presentment, meaning the same item is subject to multiple fees if presented for payment multiple times.

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> What if I want to add Check Clear service to my account?

If you want to add Check Clear service to authorize and pay overdrafts, you must enroll and opt-in for Standard Check Clear or Extended Check Clear through one of the following enrollment methods:

New Checking Accounts: Check the appropriate box on your account application to select your preferred level of Check Clear service

Existing Checking Accounts:

1) Check the appropriate box on the Subaccount/Service Change(s) Authorization form to select your preferred level of Check Clear service; or
2) Log in to your account through cuAnywhere® Online Banking or the Advancial Mobile App then navigate to Manage > Enrollments > Courtesy Overdraft

You have the right to revoke your consent at any time. You can make changes to Check Clear enrollment through one of the following methods:

- **By Phone:** Call us at 214.880.0141 or 800.322.2709
- **In Person:** Speak to a representative at any branch
- **cuAnywhere® Online Banking & Advancial Mobile App:** Log in to your account then navigate to Manage > Enrollments > Courtesy Overdraft

Contact your local branch or the Member Service Center at 800.322.2709 for more information