



Overdraft Privilege account holder enhancement

As a participant in the ODP program, should you inadvertently over draw your account, we can ***now cover*** your overdraft ***ATM, Check*** and/or ***Debit- POS transactions*** for the ***standard fee of \$35.00***. This service is in addition to the transactions we normally cover as outlined in the Discretionary Overdraft Policy.

Discretionary Overdraft Privilege Policy

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

The Deposit Account Agreement and Disclosure provided to you at the time you opened your account with us controls the duties, obligations and rights of the Depositor, the Authorized Signatories and COPOCO Community Credit Union with regard to your account. The Deposit Account Agreement (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Discretionary Overdraft Privilege Policy and the Deposit Account Agreement and Disclosure. A copy of the Deposit Account Agreement and Disclosure is available to you on request from your COPOCO Community Credit Union member service officer.

Overdraft privilege is not a line of credit. However, if you overdraw your account, we will normally pay the overdraft, subject to the limit of your overdraft privilege and the amount of the overdraft fee. COPOCO Community Credit Union is not obligated to pay any item presented for payment if your account does not contain sufficient available funds, and any discretionary payment (or other negotiation or processing) by COPOCO Community Credit Union of any non-sufficient fund ATM, check, or debit transaction does not obligate COPOCO Community Credit Union to pay any additional non-sufficient fund ATM, check or debit transaction, or to provide prior notice of its decision to refuse to pay any additional non-sufficient fund ATM, check, or debit transaction.

Pursuant to COPOCO Community Credit Union's commitment to always provide you with the best level of member service, now and in the future, if your member account (primarily used for personal and household purposes) has been open for at least thirty (30) days and thereafter you maintain your account in good standing, which includes but is not limited to:

- A) Depositing an amount equal to the amount of discretionary overdraft privilege extended to you or more in your account within each thirty (30) day period and bringing your account balance to a positive balance within every thirty (30) day period;
- B) You are not in default on any loan or other obligation to COPOCO Community Credit Union and
- C) You are not subject to any legal or administrative order or levy.

COPOCO Community Credit Union will normally pay overdrafts within the overdraft privilege limits, but payment by COPOCO Community Credit Union is a discretionary courtesy and not a right or obligation. This privilege for share or share draft accounts will generally be limited to a maximum of \$200, \$400, \$500 or \$700 overdraft (negative) balances. Of course, any and all fees and charges, including without limitation the non-sufficient funds fees (as set forth in our fee schedules and deposit account agreement and disclosure), will be included as part of this maximum amount.

The total of the discretionary overdraft privilege (negative) balance, including any and all fees and charges, including all non-sufficient funds/overdraft fees is due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Deposit Account Agreement and Disclosure.

Again, while COPOCO Community Credit Union will typically pay overdrafts on accounts in good standing (as described above) payment is a discretionary courtesy, and not a right or obligation and COPOCO Community Credit Union in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause.