

## What Else You Should Know

A link to another account or a line of credit is a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking and internet banking to keep track of your balance.

If multiple items overdraw your account on the same day, each item will be assessed the Overdraft Protection fee of \$20. All fees and charges will be included as part of the Overdraft Protection limit amount. Your account may become overdrawn more than the Overdraft Protection limit amount because of a fee.

We generally post items in the following order: 1) credits, 2) ATM and debit card transactions (in the order received), 3) ACH debits (low to high by dollar amount, 4) checks (low to high by dollar amount); however, exceptions may occur. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of overdraft and return fees.

Although under payment system rules, CSD Credit Union may be obligated to pay some unauthorized debit card transactions, CSD Credit Union will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Protection options) to cover the transactions and any fee(s).

CSD Credit Union authorizes and pays transactions using the available balance in your account. The available balance is comprised of the ledger balance (collected funds) less any debit card holds, and does not include any deposited funds on hold. CSD Credit Union may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure. If the funds in the available balance are not sufficient to cover a transaction, any available Overdraft Protection and/or the amount of the Overdraft Protection limit, may be used to authorize and pay a transaction.

CSD Credit Union will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an overdraft fee may be assessed.

Except as described in this letter, CSD Credit Union will not pay items if your account does not contain available funds (including the Overdraft Protection limit) to cover the item(s) and the amount of any fee(s).

We may restrict your debit card use if you incur overdrafts more than the available funds in your account, including any Overdraft Protection limit.

Overdraft Protection is not a line of credit, it is a discretionary overdraft service that can be withdrawn at any time without prior notice.

Overdraft Protection may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 30 days for a minimum of one business day.

If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, CSD Credit Union will charge a return item fee each time it returns the item because it exceeds the available balance in your account. If, on re-presentation of the item, the available balance in your account is sufficient to cover the item CSD Credit Union may pay the item, and, if payment causes an overdraft, charge an overdraft fee.

Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.