

UNITED ADVANTAGE NORTHWEST FCU

PO BOX 11067
PORTLAND, OR 97211
503-283-5193
WWW.UANW.ORG

Overdraft Protection Plans

Account Details

Joint Owner

Overdraft Protection Plans

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Insufficient fund balances may result from, but not be limited to:

- a) Check payments, ACH Debits, and other withdrawal requests;
- b) Payments authorized by the account holder;
- c) Unpaid return items deposited by the account holder;
- d) Imposition of Credit Union service charges;
- e) Deposit of items which according to the Credit Union's Funds Availability Policy, are treated as not yet "available" or finally paid.

We can cover your drafts in three different ways:

ADDITIONAL ACCOUNTS:

Share accounts (owned by you or a joint owner) can be set up to allow funds to be transferred to your checking account in the event an item attempts to clear that exceeds the available balance in your checking account.

You may set up a maximum of four (4) different credit union share or checking accounts as overdraft transfer accounts. You may choose the priority in which these accounts are accessed in the event of an overdraft.

Transfers will be made in \$50.00 increments or if \$50.00 is not available, the exact amount needed will be transferred so long as it is available in the transfer account(s).

We DO authorize and pay overdrafts for the following types of transactions:

- * Checks and other transactions made using your checking account number
- * Automatic bill payments
- * ATM transactions
- * Everyday debit card transactions

There is a fee for each transfer that is disclosed in the credit union's fee schedule.

Transfers from an account are governed by the Membership and Account Agreement.

LINE OF CREDIT ADVANCES:

Line of credit loans (where you or a joint owner are the borrower or co-borrower) can be set up to allow funds to be advanced on your line of credit and transferred to your checking account in the event an item attempts to clear that exceeds the available balance in your checking account.

You may set up a maximum of four (4) different credit union line of credit accounts as overdraft transfer accounts. You may choose the priority in which these accounts are accessed in the event of an overdraft.

Transfers will be made in \$100.00 increments.

We DO authorize and pay overdrafts for the following types of transactions:

- * Checks and other transactions made using your checking account number
- * Automatic bill payments
- * ATM transactions
- * Everyday debit card transactions

There is a fee for each transfer that is disclosed in the credit union's fee schedule.

Transfers from a loan account are governed by the applicable loan agreement.

NON RETURN COVERAGE:

Courtesy Pay non return coverage may be provided to account holders that are 18 years of age, with an account that has been open at least 60 days, and is in "good standing"*, as determined by the credit union. Courtesy Pay overdraft limits range between \$100 and \$500 and are based on the account holder's tiered service level as described in the Tiered Services document.

Generally, we will not pay an overdraft in total excess of \$500. These limits include our Non-Sufficient Funds and/or Courtesy Pay fees.

*Good Standing is defined as:

- 1) Making regular deposits sufficient to cover transactions;
- 2) Bringing the account to a positive balance at least once every 30 days or less;
- 3) Not causing the Credit Union a loss;
- 4) Not having any delinquent loan obligations;
- 5) No legal orders, garnishments or levies, including bankruptcy notices; and not engaging in suspicious or abusive activity;
- 6) Having a valid address on record at the Credit Union.

We may refuse to pay an overdraft at any time, even though we may have previously paid the overdrafts. The account holder will be notified by mail of any Non-Sufficient items paid or returned. However, we have no obligation to notify the account holder before we pay or return an item. The amount of any overdrafts, plus our Non-Sufficient funds and/or Courtesy Pay Fee(s) that the account holder owes us is due and payable upon demand. If we pay an overdraft on an account with more than one (1) owner on the signature card, each owner, and/or agent where applicable, are jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Courtesy Pay Fee(s). Courtesy Pay will not be applied if there are any funds on hold due to check(s) deposits into the account. Your tiered service level determines

Courtesy Pay limits.

The fee for this service is the same as the charge for Non-Sufficient Funds which is disclosed on the attached Fee Schedule. There is NO LIMIT on the total fees we can charge you for overdrawing your account.

Disclaimer:

All Courtesy Pay elections are within the sole discretion of United Advantage NW Federal Credit Union, and we have no contractual obligation with our members to pay or transfer any NSF item/transaction. Courtesy Pay is an optional service that we may provide as set forth herein to members in good standing. Courtesy Pay is not an entitlement, it is not a loan, and may be discontinued or denied at any time even though we have paid such items at other times. The Courtesy Pay program does not release you from your obligation to pay your debts including any amount by which your accounts may be overdrawn. Further, Courtesy Pay does not affect or limit UANWFCU's other rights/options regarding NSF transactions under our other policies, procedures and applicable laws. Pursuant to your Membership Agreement, the Credit Union retains discretion to decide which items to pay, and in what order to pay items. Without limiting this discretion, we usually pay items presented for payment against your checking account as follows: ACH and checks first presented; ATM transactions immediately. Debit Card transactions may also post immediately. UANWFCU may revoke the privilege at any time without notice.

Checks are posted on the date received from the lowest dollar amount to the highest dollar amount.

NON RETURN ADDITIONAL AUTHORIZATION:

We DO authorize and pay overdrafts for the following types of transactions:

- * Checks and other transactions made using your checking account number
* Automatic bill payments

We DO NOT authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- * ATM transactions
* Everyday debit card transactions

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.

Member Elections:

If you want us to authorize and pay overdrafts using one or more of the 3 Overdraft Protection Plans, complete this form and mail it to PO Box 11067, Portland, OR 97211 or Fax to 503-283-5196.

OPT IN / OPT OUT

Transfer from Shares:

I want UANWFCU to authorize and pay overdrafts by transferring from my share accounts listed below:

I DO NOT want UANWFCU to authorize and pay overdrafts by transferring from my share accounts.

Transfer from Line of Credit Loan:

I want UANWFCU to authorize and pay overdrafts by advancing on my Line of Credit Loan(s) listed below:

I DO NOT want UANWFCU to authorize and pay overdrafts by advancing on my Line of Credit Loan(s).

Courtesy Pay Non Return:

I want UANWFCU to authorize and pay overdrafts on my checking account based on my Courtesy Pay Non Return coverage limit. I understand my limit may change from month to month based on my tiered service level.

I DO NOT want UANWFCU to authorize and pay non return overdrafts on my checking account. I am opting out of the Courtesy Pay Non Return program.

If you want the Courtesy Pay Non Return program above, you must choose one of the following options:

I want UANWFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I DO NOT want UANWFCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signatures Required:

Member Number: Checking Account Type:

Account Owner Signature: Date:

Account Owner Printed Name:

Joint Owner Signature: Date:

Joint Owner Printed Name:

*****For Credit Union Use Only*****

Date Received: Completed by (emp):