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MEMBER OVERDRAFT PROTECTION

An insufficient available balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) credit union service charges; or (5) the deposit of items which according to the credit union's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient available funds.

You will be notified of any NSF items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft including our overdraft item fee of \$30, an NSF fee of \$30 and/or a Courtesy Pay fee of \$30 that you owe us shall be due and payable upon demand, but if no demand is made, no later than 30 calendar days after the creation of the overdraft. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts inclusive of fees.

Our Overdraft Protection should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in your check register, reconcile your checkbook regularly, and manage your finances responsibly.

Numerica has three ways of protecting you with our Overdraft Protection:

Standard Protection - Our standard protection policy covers checks, in person withdrawals, automatic bill payments and other electronic transactions. We'll cover the overdraft up to your overdraft limit but there is a \$30 fee for each use with no more than five fees (\$150) per day. You'll need to make a deposit to cover both the overdraft and fee as soon as possible but no later than 30 days.

Transfer Protection - Separate from Standard Protection but part of our dedication to helping members is our transfer protection. With this, you can use another Numerica share, credit card, line of credit or home equity line of credit for overdraft protection and it will only be \$5 per transfer. Plus, you'll have two free transfers per month from any Numerica share.

Courtesy Pay - If you've opted-in to Courtesy Pay, in addition to our Standard Protection, we will cover ATM transactions and everyday debit card transactions. Again, there is a fee of \$30 for each item paid, up to five fees (\$150) per day. Don't use it, there's no fee.

Overdraft protection comes with some specific requirements, listed below.

OVERDRAFT PROTECTION REQUIREMENTS

As long as you maintain your account in "good standing," we may approve your overdraft items within your current available overdraft protection limit as a non-contractual courtesy. For overdraft protection consideration, your account is in "good standing" if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all credit union fees and charges); (2) avoid excessive overdrafts suggesting the use of overdraft protection as a continuing line of credit; (3) keep loans with the credit union current; and (4) have no legal orders, levies or liens against your account.

Transactions may not be processed in the order in which they occur. Also, please be aware that the order of item payment may create multiple overdraft items during a single banking day for which you will be charged our overdraft item fee of \$30 for each overdraft item paid. Transactions under \$5 will not trigger an overdraft fee. Non-business accounts may be charged a maximum of 5 overdraft fees in a day, or \$150.00.

Your overdraft protection limit may be available for each item initiated for payment in your account, including, without limitation, checks, automatic payment transactions (ACH), in-person withdrawals, online banking transactions (including bill payments). For your personal account, ATM withdrawals and everyday debit card transactions are eligible if you agree for us to authorize them by opting-in to Courtesy Pay.

If you would like Courtesy Pay for your personal (non-business) account on your everyday debit card and ATM transfers or withdrawals, you must request it (opt in). If you would like to have Courtesy Pay service removed from your account, please call 509.535.7613 or 800.433.1837. You may opt out of Courtesy Pay at any time, but you are responsible for any overdrawn balances at the time of opting out.

Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft plus the credit union's overdraft item fee of \$30 per item will be deducted from the overdraft limit. Your overdraft limit will not be included in your account balance.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using overdraft protection excessively or seem to be using overdraft protection as a regular line of credit. You will be charged a non-sufficient funds (NSF) fee of \$30 for each item returned.