

VI. COURTESY PAY DISCLOSURE

Courtesy Pay / Overdraft Advance Disclosure

Riverside Federal Credit Union's Overdraft Advance "Courtesy Pay" is a service offered to our members on their personal share draft account. Riverside Federal Credit Union may honor overdrafts of individual share draft accounts subject to certain conditions and limitations as set forth in this disclosure. Riverside Federal Credit Union may subtract an overdraft fee for each overdraft honored upon presentment. We may assess fees against your account as set forth in the Rate and Fee Schedule.

All members over the age of 18 years of age will be eligible for Courtesy Pay / Overdraft Advance as long as their account remains in good standing. Good standing is defined as making regular deposits and

bringing their account to a positive balance at least once every thirty (30) days; not being more than fifteen (15) days past due on a loan with Riverside Federal Credit Union; not having caused a loss to Riverside Federal Credit Union and not subject to any legal or administrative order or levy. Accounts must be in good standing to be eligible for the Courtesy Pay / Overdraft Advance program. All existing share draft accounts and /or account that have been opened for a minimum of sixty (60) days may automatically be eligible for the Courtesy Pay / Overdraft Advance program. Members are subject to a maximum overdraft limit, including overdraft fees, of \$400.00. Primary and/or joint owners may request and/or remove their account(s) from the Courtesy Pay / Overdraft Advance program at any time. Primary and all other owners shall be jointly and completely responsible for the overdraft including the overdraft fee.

Courtesy Pay / Overdraft Advance is a non-contractual agreement between Riverside Federal Credit Union and its members. Riverside Federal Credit Union has the right to discontinue the program or withdraw any share draft account from the program based on poor performance of the account, or failure to cover the overdrafts. Riverside Federal Credit Union also has the right to limit participation to one account per household. Riverside Federal Credit Union has the option to either honor the overdraft or return the item for insufficient funds even though we may have previously paid overdrafts for the member. There is no interest charged on any overdraft or unpaid overdraft charge. There will be no late charges or other fees other than the overdraft charge. Riverside Federal Credit Union will notify the member by mail of any overdraft paid or returned; however we have no obligation to notify you before we pay or return an item.

The following transactions will be covered under Courtesy Pay / Overdraft Advance:

- ACH debits and withdrawals
- ATM withdrawals and/or Point-of-Sale transactions
- Service or check charges
- Pre-authorized internal debits
- Checks issued to a third party

Overdraft items will be posted in accordance with Riverside Federal Credit Union's existing share draft procedures.

Members who currently have overdraft transfer protection from savings or overdraft loans will continue to have access to those services prior to accessing Courtesy Pay / Overdraft Advance.

It is Riverside Federal Credit Union's policy to provide members with every opportunity for repayment.

If you wish to Opt out or Waive Courtesy Pay please ask a Riverside Federal Credit Union staff member for an "Opt Out" form.

(See sample on page 39)