

COURTESY PAY POLICY (DISCRETIONARY OVERDRAFT SERVICE)

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

Courtesy Pay* is a discretionary service. The service is not a guaranteed right of yours nor is it an obligation on our part to consider paying your reasonable overdrafts. Courtesy Pay is not a line of credit. This service allows HUCU the discretion to pay the overdraft, subject to the \$300 limit of your Courtesy Pay and the Courtesy pay fee should you inadvertently overdraw your account. Any and all credit union fees and charges, including without limitation our non-sufficient funds/overdraft fees (as set forth in our fee schedule) are included in the Courtesy Pay Limit. HUCU may provide this service to you from time to time and is a service that may be withdrawn or withheld by the credit union at any time without prior notice, reason, or cause. Courtesy Pay is subject to the Arbitration and Class Action Waiver provisions of your Membership Agreement (Agreements and Disclosures).

Your account is considered eligible if:

- * It has been opened for least thirty (30) days
- * You maintain your account in good standing

Your account is considered in good standing if at least:

- * Continuing to make deposits consistent with your past practices
- * You are not in default on any loan obligation with HUCU
- * You bring your account to a positive balance (non-overdrawn) at least once every thirty (30) days
- * Your account is not the subject of any legal or administrative order or levy.

It is our standard practice, within our Courtesy Pay Policy, to authorize and pay overdrafts for checks, automatic bill payments, and other debit transactions made using your account number, unless you opt out for overdraft coverage on these types of transactions. We **do not** authorize and pay overdrafts for ATM withdrawals or everyday debit card purchases, unless you consent (opt-in) to overdraft coverage for these types of transactions (Refer to an opt-in form for details, which may be obtained at one of our offices, online, or by verbal consent over the phone).

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. We are not obligated to any items present for payment if the account does not have sufficient funds to clear the item. You will be notified of any non-sufficient funds 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 overdrafts plus our \$30.00 Non-Sufficient Funds (NSF) Charge per item shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdrafts, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient (NSF) Charge(s).

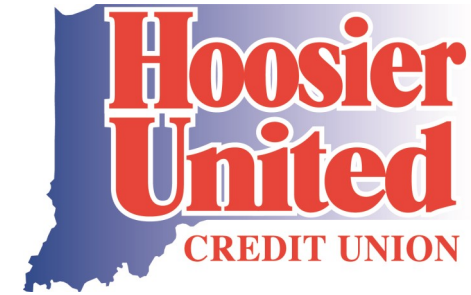
It is general practice that each item is posted to the account in the order it is received for clearing. We reserve the right to change the clearing order at any time without notice. You agree that it is possible and out of the control of the Credit Union that an item might receive pre-approval based on the available balance at the time of pre-approval but then cause an overdraft and fee once it is presented for final payment due to other items such as checks or automatic ACHs being presented for payment and reducing the available balance during the intermediary time frame.

Limitations: We may limit the number of accounts eligible for Courtesy Pay service to one account per household.

COURTESY PAY SERVICE IS HERE

- ◆ Make a mistake in your checkbook?
- ◆ Have an emergency come up and need some extra cash?
- ◆ Coming up short before payday?

Courtesy Pay is here to help!



COURTESY PAY SERVICE

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WHAT IS COURTESY PAY?

Courtesy Pay is a discretionary service that allows HUCU to potentially pay items that overdraft your account up to your Courtesy Pay limit of \$300.

WHO IS ELIGIBLE?

Members who have had a Checking Account for at least 30-days, maintain the account in good standing (continue to make deposits, no loan defaults, positive balance every 30days, no legal action on account)

HOW MUCH DOES COURTESY PAY COST?

There is no extra cost for having Courtesy Pay; however, each time an item is presented you will be charged a Courtesy Pay fee of \$30 per item. Fees are included in your maximum Courtesy Pay limit of \$300.

HOW DO I REPAY IT?

Make a deposit to your account within thirty (30) days and your account will remain in good standing with your courtesy Pay Limit still available.



ACCESS POINT	IS MY COURTESY PAY AVAILABLE?
Writing a check	YES
Automatic Withdrawals (ACH)	YES
HUCU Bill Pay	YES
HUCU Debit Card	YES (with opt-in)
ATM withdrawal	YES (with opt-in)

HOW CAN I ACCESS COURTESY PAY?

As show above, Courtesy Pay is automatic for writing a check, automatic withdrawals (ACH), and bill pay. For everyday Debit Card and ATM transactions you must opt-in for coverage.

HOW DO I OPT-IN FOR EVERYDAY DEBIT CARD TRANSACTIONS AND ATM WITHDRAWALS?

Contact us (Phone: 317-923-4747 or Email: credit.union@hoosierunitedcu.com) and ask to have it added or complete an opt-in form online or in our office.



WHAT OTHER OVERDRAFT PROTECTION OPTIONS DO I HAVE?

HUCU offers alternative ways to cover overdrafts:



- ◆ Overdraft Line of Credit
- ◆ Regular Savings Account Transfers

WHAT IF I GO BEYOND THE \$300 LIMIT?

Our general practice, is that items that attempt to clear above and beyond the \$300 limit will be return as non-sufficient funds item and be assessed our standard non-sufficient funds fee.

WHAT IF I DON'T WANT COURTESY PAY ON MY ACCOUNT?

You have the ability to opt-out of the Courtesy Pay overdraft protection. You just need to notify our staff of your decision in person, by phone, or electronically.

HOOSIER UNITED CREDIT UNION ENCOURAGES OUR MEMBERS TO USE COURTESY PAY AS A "BACK UP PLAN" TO FINANCIAL MANAGEMENT.