

Federally Required Disclosures for General Overdraft Products

Federal law requires financial institutions to provide consumers with an opportunity to review and consent to certain of their practices regarding Overdrafts and Overdraft fees when they open an account or elect to add an Overdraft service to an existing account.

The disclosure below is a general description of our Overdraft practices. Detailed information can be found on our website at <https://www.deltacommunitycu.com/home/forms/courtesy-pay-disclosure.aspx>.

An overdraft occurs when you do not have enough money in the available balance in your account at the time the transaction is presented to us for payment (not when it is authorized). For more information regarding overdrafts, see the Courtesy Pay Disclosure, which can be found at <https://www.deltacommunitycu.com/home/forms/courtesy-pay-disclosure.aspx>, and are incorporated into this disclosure by reference. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transaction:

- Checks and other transactions made using your checking account number

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

- 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.

What fees will I be charged if Delta Community Credit Union pays my overdraft?

Under our standard overdraft practices, the fees are as follows:

\$25.00 per transaction each time it is presented to us for payment.

There is a limit of 5 fees per day that can be charged when you overdraw your account.

If you want us to authorize and pay overdraft transactions for everyday debit card purchases, (our Courtesy Pay Plus Program) select the check box and continue.