



DISCLOSURE

There is no charge to take part in the Member Courtesy Program and you are only charged when your account goes negative.

You might take your account negative several ways

- the payment of checks, electronic funds transfer, or other withdrawal requests
- payments authorized by you
- the return of unpaid items deposited by you
- the imposition of credit union service charges
- the deposit of items which, according to the credit union's Funds Availability Policy, are treated as not yet available or finally paid

Eaton Family Credit Union is not required to pay any item presented for payment if your checking account does not have enough money in it. If you do maintain your checking account in good standing, with

- regular deposits
- bringing your checking account to a positive balance
- payment of all credit union fees charged to your checking account, at least once every 30 days, and there are not legal orders outstanding, we may approve you for Member Courtesy - reasonable overdrafts as a noncontractual courtesy.

If you opt out of the privilege at any time then you are still responsible for any overdrawn balances at the time of opting out.

Overdrafts in excess of your limit plus our overdraft charge will most likely not be approved. We may refuse to pay an overdraft for you at any time, although we may have previously paid overdrafts for you. Eaton Family Credit Union will be contact you by mail of any nonsufficient funds items paid or returned that you may have; however, we have no obligation to notify you prior to paying or returning any item. The amount of any overdraft plus our Insufficient Funds handling fee charge(s) and any daily overdraft fee(s) that you owe us shall be due and payable upon demand. If there is an overdraft paid by us with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft, plus our Insufficient Funds handling fee charge(s).

Remember, as a Member Courtesy user you are not encouraged to overdraw your checking account. Eaton Family Credit Union encourages you to manage your finances responsibly and we are ready to help at any time.

In the event you would like to have this service removed from your checking account, please notify us by mail, email or fax.

Limitations: Available to individually-owned checking accounts in good standing for personal or household use. Eaton Family Credit Union reserves the right to limit participation to one checking account per household and to discontinue this service at any time.