

It is the policy of Vantage Credit Union (VCU) to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards. This Disclosure is incorporated in and part of the Vantage Credit Union Membership and Account Agreement which is available upon request and on our website, [vcu.com](http://vcu.com).

Courtesy Pay is not a line of credit and does not constitute an actual or implied agreement between Vantage Credit Union and any account owner. However, if you inadvertently overdraw your checking account and have exhausted all other overdraft protection options, we will have discretion to pay the overdraft(s) subject to the then existing Courtesy pay limit and the amount of the related fee(s). Vantage Credit Union is not obligated to pay any item (check, in person withdrawal, automated payment (ACH) or by other electronic means) presented for payment if your account does not contain sufficient available funds. Any discretionary payment by Vantage Credit Union of an overdraft item does not obligate VCU to pay any additional non-sufficient fund item nor to provide prior notice of its decision to refuse to pay any additional non-sufficient fund item. Consumer (primarily used for personal and household purposes) checking accounts for members 21 years of age or older, excluding Fresh Start checking accounts, may be eligible for this discretionary service. Pursuant to Vantage Credit Union's commitment to always provide the best level of service, now and in the future, if you maintain your account in good standing, which includes at least:

1. Bringing your account to a positive balance within every thirty-five (35) day period for a minimum period of one (1) business day;
2. Not being in default on any loan or other obligation to VCU and;
3. Not being subject to any legal or administrative order or levy.

Vantage Credit Union will have the discretion to pay standard overdrafts within the Courtesy Pay limit, but payment by Vantage Credit Union is a discretionary courtesy and is neither a right of the member nor an obligation of Vantage Credit Union. The discretionary Courtesy Pay limit for consumer checking accounts will generally be limited to a maximum of: (a) \$300 overdraft (negative balance) one-hundred eighty (180) days after opening a Save.Think.Live. Checking account (S.T.L.); or (b) \$750 overdraft (negative balance) one-hundred eighty (180) days after opening a Simple Checking account, Vista Checking account or Legacy Checking account. Any and all fees and charges, including without limitation, the Courtesy Pay Fees (as set forth in our Fee Schedule), will be included as part of this maximum amount. It may be possible that your account will become overdrawn in excess of the Courtesy Pay limit as a result of the assessment of a fee(s).

Each \$35 Courtesy Pay Fee created by check, ACH, ATM withdrawal, everyday debit card transaction, in-person withdraw or by other electronic means is included in the total discretionary Courtesy Pay (negative) balance and is due and payable upon demand. Each account owner will continue to be liable, jointly and severally, for all such amounts which may include any and all fees and charges.

While Vantage Credit Union will have the discretion to pay overdrafts on accounts in good standing (as described above), any such payment is a discretionary courtesy, and neither a right of the member nor an obligation of Vantage Credit Union and Vantage Credit Union in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause. If you do not maintain your account in good standing, the Courtesy Pay limit will be removed.

Vantage Credit Union will not pay overdrafts for ATM or everyday debit card transactions (extended Courtesy Pay) unless Vantage Credit Union has provided you with the notice required by §1005.17(b) of Regulation E and you have requested and opted in to the payment of these extended overdrafts. You may opt out at any time by contacting Vantage Credit Union. Vantage Credit Union will place a hold on your account for any ATM or everyday debit card transaction authorized until the transaction settles. ATM and everyday debit card transactions usually settle within two business days after the transaction is authorized. The amount of the hold will be for the amount authorized, or as permitted under applicable payment network rules. Holds on authorized ATM and everyday debit card transactions will be removed prior to settlement where required by applicable payment network rules.

You may discontinue having Courtesy Pay cover future transactions at any time by contacting Vantage Credit Union and opting out of this discretionary Courtesy Pay Service.