

Courtesy Pay is the term that we use to refer to the standard overdraft practices that come with certain accounts at the Golden 1 Credit Union ("we," "us" or "our"). An overdraft occurs when the available balance in your checking account is insufficient to cover a transaction, but we pay it anyway. We may cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with certain accounts (referred to by us as Courtesy Pay).
2. We also have optional overdraft protection services such as a link to a savings account or a line of credit which may be less expensive than our standard overdraft practices.

With Courtesy Pay, we generally authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments.

We will not authorize and pay overdrafts for ATM transactions at all, and will not generally pay overdrafts on Everyday Debit Card Point of Sale (POS) transactions unless you ask us to by opting in to the service. You will be eligible for our Standard Courtesy Pay Program if you have an eligible account type and if you maintain your account in good standing. Maintaining your account in good standing means that you maintain at least \$1.00 in your share account; you are not in default on any loan obligation to us; you bring your account to a positive balance as soon as possible after it has been overdrawn, and at least once every thirty (30) days; and your account is not the subject of any legal or administrative order or levy, such as a bankruptcy or tax lien.

The available balance in your account plays a significant role in the operation of your account and in determining whether a transaction will result in an overdraft. Your available balance is the balance in your account that we use to determine if you have sufficient funds to cover a transaction. Your available balance is the most current record we have about the funds that are available for withdrawal from your account. In determining the available balance in your account, we will consider all transactions that have posted to your account, any holds that may be in place on deposits you have made, and pending transactions (such as pending debit card purchases) that we have authorized but have not yet posted to your account (please see the section entitled Authorization Holds for Debit Card Transactions in our Disclosure of Account Information). It's important that you know that transactions are generally not processed in the order in which they occurred. The order in which we process transactions can affect your available balance and any overdraft fees you incur.

Special rules apply for everyday (non-recurring) debit card transactions. We will generally permit overdrafts, and may charge an overdraft fee, on your everyday (non-recurring) debit card transactions only if you have consented to our overdraft protection service. We refer to this service as Courtesy Pay For Everyday Debit Card POS Transactions. There are various ways to opt-in to Courtesy Pay for Everyday Debit Card POS Transactions. For more information, please see our disclosure entitled "What You Should Know About Overdrafts and Overdraft Fees." If you also want us to authorize and pay overdrafts on Everyday Debit Card POS transactions, visit golden1.com/debitoverdraft or any Golden 1 branch, mail the opt-in form to Golden 1 Credit Union, P.O. Box 15966, Sacramento, CA 95852-0966, or call **1-877-GOLDEN 1 (1-877-465-3361)**.

If you meet our requirements, we may, without obligation on our part, approve and pay your reasonable overdrafts (subject to special rules for debit card transactions).

Our Fee Schedule for your account explains when we charge you fees for overdrafts and for returned items and the dollar amount of the fees. Our normal fees and charges, including **our Courtesy Pay Fee (which is currently \$20.00 per item as set forth in our fee schedule)** if applicable, will be charged. This means that for each item presented for which there are insufficient funds in your account, and which we pay anyway, you will currently be charged \$20.00 (subject to special rules for debit

card transactions). We currently have a maximum of two (2) Courtesy Pay Fees per day. We may revise our Fee Schedule from time to time as permitted by law. Courtesy Pay Fees will be waived on transactions that use \$10.00 or less of courtesy pay per transaction.

You will be notified of any overdrafts or returned items by any method permitted by law and reasonably calculated to provide notice; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts, including our fees, that you owe us shall be due and payable immediately. If there is an item drawn against insufficient funds paid by us on an account with more than one (1) member on the signature card, each member, and agent if applicable, drawing/presenting the item creating the overdraft, will be jointly and severally liable for such overdrafts including our fees (if any).

We offer optional overdraft protection services that you may apply for such as Line of Credit Overdraft Protection (where your line of credit is used for overdraft protection) and Transfer Overdraft Protection (where funds from another account, such as your savings account, are used for overdraft protection). If you apply and are qualified for these optional services, we will look first to these services for overdraft protection before applying our Standard Courtesy Pay Program when your account is overdrawn. These other overdraft services may save you money on the total fees you pay us for overdraft protection. Please see our Disclosure of Account Information and Credit Agreement and Truth-in-Lending Disclosure for more details on these plans.

You may always opt-out: You may choose at any time to opt-out and not participate in the Standard Courtesy Pay Program. If you choose to opt-out of the entire Standard Courtesy Pay Program, and you have opted in to **Courtesy Pay for Everyday Debit Card POS Transactions**, you will be automatically removed from Courtesy Pay for Everyday Debit Card POS Transactions. Furthermore, if you have previously opted in to Courtesy Pay for Everyday Debit Card POS Transactions, and you wish to opt-out of that protection but maintain standard Courtesy Pay protection, you may do so at any time as well. If you wish to opt-out, please visit golden1.com/debitoverdraft, any Golden 1 branch, mail the opt-out form to Golden 1 Credit Union, P.O. Box 15966, Sacramento, CA 95852-0966, or contact a Member Service Representative at **1-877-GOLDEN 1 (1-877-465-3361)**.

If you need help: Of course, overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations please contact one of our Member Service Representatives at **1-877-GOLDEN 1 (1-877-465-3361)**.

ALWAYS A DISCRETIONARY PROGRAM:

The Standard Courtesy Pay Program is a courtesy extended at our discretion. We may refuse to pay an overdraft for you at any time without prior notice, reason or cause, even though your account is in good standing and even though we previously paid overdrafts for you. We reserve the right to exclude you from the Standard Courtesy Pay Program at any time and for any reason, including for what we believe to be excessive use of Courtesy Pay, and without prior notice.

The Responsibility is Yours

You are solely responsible for keeping track of the funds in your account that are available for you to use before you write a check, make a cash withdrawal at an ATM, use your debit card, or initiate any other transaction. We encourage you to manage your funds responsibly. Among other things, you should keep a running balance that reflects all of your transactions, including outstanding transactions you may have authorized that have not yet been paid from your account (such as outstanding checks or automatic bill payments). It is your responsibility to ensure that a transaction will not overdraw your account.

Please see our current Disclosure of Account Information for complete terms and conditions.

Insured by NCUA.