

Golden 1 Credit Union ("Credit Union," "we," "us," or "our") strives to comply with applicable laws, rules and regulations, and to conduct business in accordance with strict safety and soundness standards. An overdraft occurs when the available balance in your account is insufficient to cover a transaction but we pay it anyway. This results in a negative available balance in your account. We are not obligated to pay any transaction initiated for payment against your account if the payment would cause your account to be overdrawn.

Our Standard Courtesy Pay Program currently provides overdraft protection for checks that you write and automatic payments that you authorize. We also offer an additional feature of our Standard Courtesy Pay Program, called **Courtesy Pay for Everyday Debit Card Point of Sale (POS) transactions**, which provides a limited amount of overdraft protection for everyday (non-recurring) debit card purchases in accordance with these terms and conditions. Standard Courtesy Pay Program terms and conditions from our Disclosure of Account Information are incorporated herein by reference. We strongly encourage you to review the Courtesy Pay terms and conditions in our Disclosure of Account Information closely to ensure that you fully understand the service, including, without limitation, how the available balance in your account is calculated.

To take advantage of **Courtesy Pay for Everyday Debit Card POS transactions**, you must provide your consent ("opt-in") and meet the eligibility requirements described below. You may be eligible for **Courtesy Pay for Everyday Debit Card POS transactions** if you have an eligible account type, maintain your account in good standing, and are enrolled in our Standard Courtesy Pay Program. This disclosure is an addendum to the Disclosure of Account Information governing these accounts. Maintaining your account in good standing includes, among others, the following requirements: (1) you are not in default on any loan obligation to us; (2) you bring your account to a positive balance (not overdrawn) immediately or as soon as possible after it has been overdrawn, and at least once every thirty (30) days; and (3) your account is not the subject of any legal or administrative order or levy, such as bankruptcy or a tax lien.

To **opt-in**, 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 do not opt-in and ask us to pay your overdrafts caused by Everyday Debit Card POS transactions, your transactions will generally be declined. If you meet these requirements, and any additional requirements we may institute, we will consider, without obligation on our part, approving your reasonable overdrafts caused by Everyday Debit Card POS transactions.

Our normal fees and charges, including, without limitation, **our Courtesy Pay Fee (which is currently \$20.00 per overdraft item as set forth in our fee schedule and is subject to change with notice as required by law)** will be charged, up to a maximum of two (2) Courtesy Pay Fees per day. This means that for each Everyday Debit Card POS transaction initiated for payment when you do not have a sufficient available balance in your account to cover the transaction, you will be charged a fee of \$20.00, up to a maximum of \$40.00 (\$20.00 x 2) per day. For example, if two

(2) Everyday Debit Card POS transactions are initiated for payment on a single day for which you do not have a sufficient available balance in your account, you will be charged \$40.00 (\$20.00 x 2) in fees. Courtesy Pay Fees will be waived on transactions that use \$10.00 or less of Courtesy Pay per transaction. It is important that you know that transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed by us can affect the total amount of fees incurred.

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 may have previously paid overdrafts for you. **Courtesy Pay for Everyday Debit Card POS transactions** is a courtesy extended at our discretion, and we have no obligation to pay any overdrafts. You will be notified of any overdrafts caused by debit card transactions by any

method permitted by law and reasonably calculated to provide notice; however, we have no obligation to notify you before we pay any Everyday Debit Card POS transaction. The amount of any overdrafts, including fees you owe us, shall be due and payable immediately. 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, initiating the transaction creating the overdraft, shall be jointly and severally liable for such overdrafts, including fees.

We offer additional 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 linked 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 the 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 the Disclosure of Account Information, the Credit Agreement and Truth-in-Lending Disclosure for more details on these plans.

- **Eligible Account Types:** The account types that are eligible for **Courtesy Pay for Everyday Debit Card POS transactions** currently include Free Checking, MarketRate CheckingSM, Premium CheckingSM, and Business (Sole Proprietor) Checking.
- **Eligible Transaction Types:** Insufficient funds transactions initiated for payment against your checking account(s) may be approved and paid by us only for certain transaction types. The only eligible transaction types subject to these terms and conditions are Everyday Debit Card POS transactions.
- **Ineligible Accounts and Limitations:** **Courtesy Pay for Everyday Debit Card POS transactions** is available only for eligible checking accounts that are maintained in good standing as described above. Easy Checking, Savings Accounts, Money Market Accounts, Public Fund/Charitable Organization Accounts, Association Accounts, and Student Checking and Business Checking Accounts are not eligible for this Program. We may, in our sole discretion, limit the number of your accounts eligible for **Courtesy Pay for Everyday Debit Card POS transactions** to one (1) account per household and/or one (1) account per taxpayer identification number.
- **You may always revoke your opt-in consent:** You may choose to opt-out and not participate in the Standard Courtesy Pay Program at any time. You may also revoke your opt-in to **Courtesy Pay for Everyday Debit Card POS transactions** at any time. You may revoke your opt-in by visiting one of our branches, mailing your written revocation to Golden 1 Credit Union, P.O. Box 15966, Sacramento, CA 95852-0966, online at golden1.com/debitoverdraft, or calling us at **1-877-GOLDEN 1 (1-877-465-3361)**. If you choose to no longer participate in the entire Standard Courtesy Pay Program and you have opted in to **Courtesy Pay for Everyday Debit Card POS Transactions**, you will also be automatically removed from debit card protection.
- **If you need help:** 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 a Member Service Representative at **1-877-GOLDEN 1 (1-877-465-3361)**.

ALWAYS A DISCRETIONARY PROGRAM:

We are not obligated to extend **Courtesy Pay for Everyday Debit Card POS transactions** feature of our Standard Courtesy Pay Program to you. **Courtesy Pay for Everyday Debit Card POS transactions** represents a purely discretionary courtesy or privilege, which may be withdrawn or withheld by us at any time without prior notice, reason or cause.

Insured by NCUA.