

Federally Required Disclosures for General Overdraft Products

Federal law requires financial institutions to provide consumers with an opportunity to review and consent to 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 www.DeltaCommunityCU.com.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. 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:

\$35.00 per item

There is no limit on the total fees than can be charged when you overdraw your account.

To accept the Courtesy Pay Plus terms and conditions, select the checkbox and click Continue.