

Discretionary Overdraft Privilege Disclosure Information:

It is the intent of Journey Federal Credit Union (JFCU) to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.

The Account Agreement you signed at the time you opened your account with us controls the duties, obligations and rights of the Depositor, the Authorized Signers and JFCU with regard to your share draft / checking account. The Account Agreement (and all amendments thereto) and its terms shall control all possible conflicts, if any, between any provision of this Discretionary Overdraft Privilege Disclosure and the Account Agreement. A copy of the JFCU Share Draft Account Agreement (signature card) is available to you upon request.

Overdraft Privilege is not a line-of credit. However, if you overdraw your account, we will normally pay the overdraft, subject to the limit of your Overdraft Privilege, including the \$28.00 non-return fee. JFCU is not obligated to pay any item presented for payment if your account does not contain sufficient available funds, and any discretionary payment (or other negotiation or processing) by JFCU of any non-sufficient fund check(s) or other item(s) does not obligate JFCU to pay any additional non-sufficient fund check(s) or item(s) or to provide prior notice of its decision to refuse to pay any additional non-sufficient fund check(s) or item(s).

Overdraft Privilege will be extended to you if your account has been open for at least ninety (90) days and thereafter you maintain your account in good standing. An account is considered to be in good standing if:

- has had the account at least 90 days with fewer than 15 overdrafts in that time;
- makes regular deposits to the account;
- brings the account balance back to a positive balance regularly (at least every 30 days)
- keeps all loan and other obligations current; and
- has not had a share or loan charge-off with JFCU

JFCU will normally pay overdrafts within the Overdraft Privilege limits, but payment by JFCU is a discretionary courtesy and not a right or obligation. This privilege will generally be limited to an overdraft (negative) balance maximum of \$300, or other limit as approved by JFCU Management. Any and all fees (as set forth in our fee schedule), will be included as part of this maximum amount.

The total discretionary negative balance as a result of courtesy payments, including any and all fees and charges and all non-sufficient funds and fees, is due and payable upon demand. The Depositor and each Authorized Signer will continue to be liable for such amounts, as described in the JFCU Share Draft Account Agreement.

Again, while JFCU will typically pay overdrafts on accounts in good standing, as described above, payment is a discretionary courtesy and not a right or obligation. JFCU in its sole and absolute discretion can cease paying overdrafts at any time without prior notice or reason or cause.