

## What Else You Should Know

- A link to another account or line of credit may be less expensive than an overdraft. A single larger overdraft will result in one fee, instead of multiple smaller overdrafts. Use our mobile, online, and StarLine services to track your balance. For financial education resources, please visit [www.mymoney.gov](http://www.mymoney.gov).
- The \$35 Overdraft Fee that is charged if you overdraw your account is the same fee that is charged if an item is returned as unpaid. If your consumer account is overdrawn by \$5.00 or less, there will not be an Overdraft Fee. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or an Insufficient Funds Fee of \$35. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.
- Recipients of federal or state benefits payments who do not wish us to deduct the amount overdrawn and the fee from funds that you deposit or that are deposited into your account may call us at (800)467-LINK (5465).
- If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Link FCU will charge an Insufficient Funds Fee each time it returns the item because it exceeds the available balance in your account. If, on re-resentation of the item, the available balance in your account is sufficient to cover the item Link FCU may pay the item, and, if payment causes an overdraft, charge an Overdraft Fee.
- For consumer accounts, there is no limit on the total Overdraft Fee per day we will charge. We will not charge an Overdraft Fee if a consumer account is overdrawn by \$5.00 or less. This exception does not apply to business accounts.
- This describes the posting order for purposes of determining overdrafts. Our general policy is to post items throughout the day and to post ACH credits before debits. ATM, ACH, debit card transactions and checks post in the order in which the items are received. However, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Overdraft Fee or Insufficient Funds Fees assessed.
- Although under payment system rules, Link FCU may be obligated to pay some unauthorized debit card transactions, Link FCU will not authorize debit card or ATM transactions unless your account's available balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Fee for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available balance. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.
- Link FCU authorizes and pays transactions using the available balance in your account. Link FCU may place a hold on deposited funds in accordance with our Truth In Savings Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege limit and any available Overdraft Protection. The available balance for authorizing ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available Overdraft Protection, but does NOT include the Overdraft Privilege limit. For accounts with Extended Coverage, the Overdraft Privilege limit is included in the available balance for authorizing ATM and everyday debit card transactions.
- Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking or Link FCU's ATMs.
- Link FCU will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Fee may be assessed.
- Except as described herein, Link FCU will not pay items if the available balance in your account (including the Overdraft Privilege limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).
- An Overdraft Privilege limit of \$500 (\$750 with direct deposit) will be granted to eligible consumer and business checking accounts at account opening.
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Overdraft Privilege may be reduced if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Overdraft Privilege limit reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Truth In Savings Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at (800)467-LINK (5465) or visit a branch.