COMMUNITY POWERED
FEDERAL CREDIT UNION

What Else You Should Know

- A link to your primary share account or a line of credit is a less expensive option than an overdraft. A single larger overdraft will result in one fee, instead of multiple smaller overdrafts. Use our mobile banking, Internet banking, and telephone banking services to keep track of your balance.

- The $25 Overdraft Privilege Fee (also known as Courtesy Pay Fee) that is charged if you overdraw your account is the same amount that is charged if an item is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Privilege Fee or a Return Fee of $25. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn in excess of the Overdraft Privilege limit amount as a result of a fee.

- Recipients of federal or state benefits payments who do not wish us to deduct the amount overdrawn and the Overdraft Privilege Fee from funds that you deposit or that are deposited into your account may call us at Phone Number to discontinue Overdraft Privilege.

- We generally post items in the following order: 1) credits, 2) ATM and debit card transactions (in the order received), 3) ACH debits (high to low by dollar amount), 4) checks (high to low by dollar amount); however, exceptions will occur. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of Overdraft Privilege Fees or Return Fees assessed.

- 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, Community Powered FCU ("We") will charge a Return fee each time it returns the item because it exceeds the Available Balance in your account. Because we may charge a Return Item Fee Name each time an item is presented, **we may charge you more than one fee for any given item as a result of a returned item and representment of the item.** When we charge a Return Fee, the charge reduces the Available Balance in your account and may put your account into (or further into) overdraft. If, on representment of the item, the Available Balance in your account is sufficient to cover the item we may pay the item, and, if payment causes an overdraft, charge an Overdraft Privilege Fee. We may use the terms "item" and "transaction" interchangeably.

- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.

- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Terms & Conditions Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

- Although under payment system rules, we may be obligated to pay some unauthorized debit card transactions, we will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).

- Giving us your consent to pay every day debit card and ATM overdrafts may result in you incurring Overdraft Privilege Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Privilege Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.

Understanding your Available Balance:

Your account has two kinds of balances: the Ledger Balance and the Available Balance.

- We authorize and pay transactions using the Available Balance in your account.

- Your Ledger Balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending.

- Your Available Balance is the amount available to you to use for purchases, withdrawals, or to cover transactions. The Available Balance is your Ledger Balance, less any holds due to pending debit card transactions and holds on deposited funds.

- The balance used for authorizing checks, ACH items, and recurring debit card transactions is your Available Balance plus the amount of the Overdraft Privilege limit and any available Overdraft Protection.

- The balance used for authorizing ATM and everyday debit card transactions on accounts with Standard Coverage is your Available Balance plus any available Overdraft Protection but does NOT include the Overdraft Privilege limit.

- The balance used for authorizing ATM and everyday debit card transactions on accounts with Extended Coverage is your Available Balance plus any available Overdraft Protection and includes the Overdraft Privilege limit.

- Because your Available Balance reflects pending transactions and debit holds, your balance may appear to cover a transaction but later upon settlement it may not be sufficient to cover such transaction. In such cases, the transaction may further overdraw your account and be subject to additional overdraft fees. You should assume that any item which would overdraw your account based on your Available Balance may create an overdraft. Note that we may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your Available Balance.

- Please be aware that the Overdraft Privilege amount is not included in your balance provided through online banking, mobile banking or Community Powered FCU's ATMs.

- We 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 Privilege Fee may be assessed.
- Except as described herein, we will not pay items if the Available Balance in your account (including the Overdraft Privilege limit) is not sufficient to cover the item(s) and the amount of any fee(s).

Understanding Overdraft Privilege Limits

- Overdraft Privilege limits of up to $500 are available for eligible Personal Checking accounts that are in good standing. To be in good standing requires that you have a Personal Checking account for at least thirty (30) calendar days without overdrawing the account during that time, be eighteen (18) years of age or older, and to have not caused us a loss. In addition, you must have a direct deposit totaling at least $100 into the account within the first 30 days of the account being active.

- Overdraft Privilege may be suspended 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 thirty (30) days for a minimum of one business day.

We are pleased to provide this Overdraft Privilege service to you and look forward to serving you for many years to come. If you have questions about Overdraft Protection or Overdraft Privilege, please call us at (302) 368-2396 or visit a branch.

Effective date: August 2026