OVERDRAFT COVERAGE OPTIONS

Life happens! We understand that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

The choice is yours. Consider these ways to cover overdrafts:

Overdraft Coverage Options

Coverage	Cost
Link to another deposit account you have at West Community Credit Union[1]	$5.00 fee per transfer
Overdraft Line of Credit[1,2]	$5.00 fee per day + current rate
Overdraft Privilege	$19.00 overdraft fee per item

[1] Call us at (636) 720-2400, email us at cuinfo@westcommunitycu.org, or visit a branch to sign up or apply for these services;

[2] Subject to credit approval

Overdraft Protection coverage applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit you may have at West Community Credit Union for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted.

Transactions Covered with Overdraft Privilege	Standard Overdraft Privilege (No action required)	Extended Overdraft Privilege (Your consent required)*
Checks	✓	✓
ACH - Auto Debits	✓	✓
Recurring Debit Card Payments	✓	✓
Online Bill Pay Items	✓	✓
Internet Banking Transfers	✓	✓
Telephone Banking	✓	✓
Teller Window Transactions	✓	✓
ATM Withdrawals		✓*
Everyday Debit Card Purchases		✓*

If you would like to select Extended Overdraft Privilege for future transactions:

- Call us at (636) 720-2400, option 4
- Complete the form on page 2 and bring it to a branch
- Fax it to (636) 720-2491
- Mail to:
  Attn: ODP
  West Community Credit Union
  4161 Highway K
  O'Fallon, MO 63368
- Members that use Online Banking can simply send us an Online Banking-secure email with "Opt-In" in the subject line.

*If you choose Extended Overdraft Privilege on your consumer account, **ATM WITHDRAWALS AND EVERYDAY DEBIT CARD TRANSACTIONS** will be included with the transactions listed under Standard Overdraft Privilege. If you already have Extended Overdraft Privilege coverage, it is not necessary to request it again. Business accounts automatically have Extended Overdraft Privilege.

You can discontinue the Overdraft Privilege in its entirety by contacting us at (636) 720-2400 or sending us an e-mail at cuinfo@westcommunitycu.org. If you already have Extended Overdraft Privilege coverage, it is not necessary to request it again.

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your Available Balance to cover a transaction, but West Community Credit Union ("WCCU", "we", "us" or "our") pays 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 or overdraft line of credit, 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 transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- 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 West Community Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge a fee of up to $19 each time we pay an overdraft.
- We will not charge additional fees on accounts that have been overdrafted for an extended period of time.
- There is no limit on the total fees we can charge you for overdrawing your account. However, on any day WCCU will only assess consumer accounts for no more than five (5) overdraft fees. If a consumer account incurs more than five (5) overdraft fees in any one day, WCCU shall, within two (2) business days, refund to your account any overdraft fees charged in excess of the five (5) overdraft fee limit. There is no daily limit of overdraft fees assessed on business accounts.

What if I want West Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions:

- Call us at (636) 720-2400, option 4
- Online Banking users can send us a message from within Online Banking; put "OPT-IN" in the subject line
- Complete the form below and submit in one of the following ways:
  - *Hand deliver to a branch*
  - *Fax to (636) 939-7138*
  - *Mail to:*
    West Community Credit Union
Attn: ODP
4161 Highway K, O'Fallon, MO 63368

OVERDRAFT OPT-IN FORM

☐ I DO NOT WANT West Community Credit Union to authorize and pay overdrafts for which an Overdraft fee will be assessed on my ATM and everyday debit card transactions.

☐ I WANT West Community Credit Union to authorize and pay overdrafts for which an Overdraft fee will be assessed on my ATM and everyday debit card transactions.

PRINTED NAME

DATE

MEMBER NUMBER

SIGNATURE

DISCRETIONARY OVERDRAFT PRIVILEGE POLICY

It is the policy of West Community Credit Union and its divisions ("WCCU", "we", "us" or "our") to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards. WCCU is not obligated to pay any Item presented for payment if your account does not contain sufficient available funds. WCCU, in our sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause. Except as otherwise agreed in writing, WCCU, by covering one or any overdraft, does not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time without notice.

Definitions – The following words and phrases have the meanings listed below when used in this Overdraft Coverage disclosure:

Overdraft – An "overdraft" occurs when you do not have enough money available in your account to cover a transaction. The overdraft amount is the difference between your Available Balance and the amount of the transaction.

Item – An "Item" is an instrument or a promise or order to pay money from an account at WCCU, including, but not limited to checks, drafts, negotiable orders of withdrawal, or any other instrument(s) used to withdraw funds from an account. A merchant, financial institution, or other authorized party must present the transaction to WCCU in order to receive the funds from your account. If this request for payment is initially rejected due to insufficient funds in your account or for any other reason, the authorized party may present the request again in an attempt to receive payment. Items presented multiple times within the first 30 days of initial presentment will be charged only one corresponding overdraft or non-sufficient funds fee, as applicable. Each individual presentment arising from the same Item presented more than 30 days earlier may result in separate fees to your account if your account does not contain sufficient funds to cover the Item.

Posting Date – "Posting Date" is the day on which the last of the following has occurred: (i) the transaction is received from the merchant, (ii) payment is made to the merchant, and (iii) the final amount of the transaction is reflected on your account.

Pre-Authorized/Pre-Authorization – A "Pre-Authorized" transaction, or "Pre-Authorization," occurs when you make a purchase using your debit card to conduct a Signature or "Credit" transaction (i.e., you do not enter your PIN) and the merchant or any other authorizing party sends us an amount (which may be the purchase total or a greater or lesser amount) to confirm the account is valid for payment purposes and to place a hold on that amount. WCCU has no control over the amount submitted by a merchant or other authorized party for Pre-Authorization.

Settlement – "Settlement" means the final payment arrangement occurring after an Item is presented for payment to WCCU by a merchant, financial institution, or other authorized party.

Actual Balance – Your "Actual Balance" is your then-current final settled account balance which may change throughout the day as Settlement occurs on Items and other transactions, and does not reflect debit card holds, checks you have written that are still outstanding, ACH transactions you have authorized that have not yet been paid, or debit card transactions that have been authorized but are still pending and have not reached Settlement.

Available Balance – Your "Available Balance" is the amount of money in your account that is available to you without incurring an overdraft fee. Your Available Balance takes into account holds that have been placed on deposits (such as checks deposited) and pending transactions (such as pending debit card transactions) that have been authorized by you but have not yet posted to your account. Even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

Overdraft Coverage – General – Our Overdraft Coverage include Overdraft Protection, Standard Overdraft Privilege, and Extended Overdraft Privilege, and are available only on eligible accounts. In our sole discretion, we may limit the number of accounts eligible for Overdraft Coverage to one account per household and/or one account per taxpayer ID. If you choose to opt out of Overdraft Coverage or not opt in to Extended Overdraft Privilege, your account balance may still become negative if your account incurs fees in excess of the funds present in your account. Our current Fee Schedule is contained in our Truth in Savings Disclosure.

Members receiving Social Security or other government funds must opt out of Overdraft Coverage or not opt in to Extended Overdraft Privilege, if you do not want us to apply those funds to pay an overdraft.

Overdraft Protection – General – Overdraft Protection will be applied to eligible accounts. Overdraft Protection allows for the automatic withdrawal from another account in good standing or applicable line of credit to pay items presented. We will honor checks and other item(s) drawn on insufficient funds in your eligible account by transferring the necessary funds from another account or applicable line of credit. Subject to the limitations described below, in the event of an overdraft, WCCU will use the funds available under your Overdraft Protection before applying any applicable Overdraft Privilege (see below for complete details). Overdraft Protection transfers may result in a fee in accordance with our Fee Schedule contained in our Truth in Savings Disclosure. Under current policies, you are limited to six (6) electronic transfers from your savings account per calendar month (see the account limitations on WCCU's Truth in Savings Disclosure for complete details). Overdraft Protection may not be available if you have an outstanding delinquent loan or have otherwise defaulted on any of your obligations to us.

Overdraft Protection – Eligible Accounts – The account types that are eligible for Overdraft Protection are:

a. Free Checking
b. Interest Checking
c. Fresh Start Checking
d. Business and non-Consumer Accounts
e. __________ (existing accounts only)
f. __________ (existing accounts only)

Money Market Accounts and Minor Accounts (not of legal age) are not eligible for Overdraft Protection.

Standard Overdraft Privilege – General – Standard Overdraft Privilege is an Overdraft Coverage applied to all Eligible Account Types in good standing as part of our Overdraft Coverage. Standard Overdraft Privilege is not a line of credit. If you inadvertently overdraw your account, rather than automatically returning all unpaid non-sufficient funds Items that you may have, we will consider, without obligation on our part, approving your reasonable overdrafts up to your Standard Overdraft Privilege Limit. If WCCU approves an overdraft, we may, in our sole discretion, choose to apply a fee in accordance with our current Fee Schedule located in our Truth in Savings Disclosure.

Standard Overdraft Privilege – Eligible Accounts – The account types that are eligible for Standard Overdraft Privilege are:

a. Free Checking
b. Interest Checking
c. Fresh Start Checking
d. Business and non-Consumer Accounts
e. __________ (existing accounts only)
f. __________ (existing accounts only)

Savings Accounts, Money Market Accounts, Public Fund/Charitable Organization Accounts, Representative Payee Accounts, accounts that do not have a valid social security number or other tax payer identification number, dormant or inactive accounts, and Minor Accounts (not of legal age) are not eligible for Standard Overdraft Privilege.

Standard Overdraft Privilege – Limits – After an Eligible Account has been open thirty (30) days, WCCU may, in its sole discretion, make available Standard Overdraft Privilege on Eligible Accounts up to the following maximum amounts:

a. Fresh Start Checking - $400
b. All other Consumer Checking Accounts - $800
c. All Business and non-Consumer Checking Accounts - $1,000

Any and all fees and charges, including without limitation our non-sufficient funds/overdraft fee (refer to our current Fee Schedule contained in our Truth in Savings Disclosure), will be included as part of the above maximum limits. The above maximum limits may be exceeded due to the timing of the assessment of an account fee and/or the timing of the processing of checks, drafts, transactions and/or other items.

Standard Overdraft Privilege – Eligible Transaction Types – Each transaction/Item initiated for payment against your checking account may be processed by us using your assigned Standard Overdraft Privilege Limit, including without limitation: checks, ACH, electronic Items, recurring or pre-scheduled debit card/check card payments, internet/Online Banking and Bill Pay, and telephone banking transactions.

In addition to Eligible Transaction Types, a non-sufficient funds/overdraft balance may result from:

- The payment of checks, electronic funds transfers, or other withdrawal requests you initiate;
- Payments authorized by you;
- The unpaid return of items deposited/cashed by you;
- Our fees/charges per non-sufficient funds (NSF), which may include more than one NSF fee/charge if an Item is initially returned NSF and is later re-initiated/

resubmitted for payment 30 or more days after the first presentment of the Item (refer to our current Fee Schedule contained in WCCU's Truth in Savings Disclosure);

- Our fees/charges per overdraft Item (refer to our current Fee Schedule contained in WCCU's Truth in Savings Disclosure);
- An Eligible Transaction when your account has an insufficient Available Balance to cover the Eligible Transaction despite the account having a pending deposit transaction (such as an ACH deposit) that would keep your account balance positive.

Extended Overdraft Privilege – ATM and Everyday Debit Card Transactions – For all Consumer (as defined in Regulation E) accounts, WCCU will not pay overdrafts for ATM withdrawals or everyday debit card transactions unless you have signed up for Extended Overdraft Privilege by giving us your consent and WCCU has provided you with the notice required by Regulation E confirming you have opted in to Extended Overdraft Privilege for the payment of these overdraft transactions. Without you opting in to Extended Overdraft Privilege, WCCU will not authorize and pay an overdraft resulting from these types of transactions.

For all other (including many business) accounts, WCCU will pay overdrafts for ATM withdrawals or everyday debit card transactions unless the applicable other account has been opted out of Extended Overdraft Privilege to decline the payment of these overdraft transactions. *Opting out of Extended Overdraft Privilege may lead to declined transactions.*

Services and fees for overdrafts are shown in the document WCCU uses to capture your opt-in choice for Extended Overdraft Privilege (if applicable) and in the Fee Schedule contained in WCCU's Truth in Savings Disclosure. Standard Overdraft Privilege Limits apply and Extended Overdraft Privilege transactions are not categorized separately for purposes of these limits.

Extended Overdraft Privilege – Member Opt-Out – After you have opted in, you may request to cancel the Extended Overdraft Privilege Coverage for applicable transactions at any time by contacting WCCU via phone at (636) 720-2400 or toll free at (800) 500-6860, via email at cuinfo@westcommunitycu.org, or by mail at WCCU, 4161 HWY K, O'Fallon, Missouri 63368.

Payment of Overdrafts – If, on any day, the Available Balance in your applicable account is not sufficient, at both Pre-Authorization and Settlement, to pay the full amount of a check, draft, transaction or other Item posted to your account plus any applicable fee, then we may either pay or return the overdraft. If you are enrolled in the optional Overdraft Protection and have sufficient available funds in a linked account, we will transfer funds to cover the overdraft. WCCU's determination of an insufficient Available Balance may be made at any time between presentation and WCCU's midnight deadline with only one review of the account required. For example, if the available funds are not sufficient at Pre-Authorization and are still not sufficient at Settlement, we will assess an overdraft fee even if later that same day you deposit funds sufficient to cover the transaction.

If WCCU pays a check and/or imposes a fee that would otherwise overdraw your account, you agree (joint account holders are jointly and severally liable) to pay the overdraft amount immediately. We reserve the right to pursue collection of previously dishonored Items at any time, including giving a payor bank extra time beyond any midnight deadline limits. As permitted by law, we may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report and other consumer reporting agencies (such as ChexSystems).

If, within thirty-two (32) days of your account balance becoming negative (due to an overdraft or any other event that causes your account balance to be negative) you fail to maintain at least a zero balance in your account for one (1) period of twenty-four (24) consecutive hours and such period contains at minimum eight (8) business hours, then WCCU may place a hold on your account and debit card. If the negative balance is not resolved, the overdraft balance will be charged off per 12 CFR 701.21(c)(3).

Limit on Overdraft Fees – On any day WCCU will only assess accounts for no more than five (5) overdraft fees. If an account incurs more than five (5) overdraft fees in any one day, WCCU shall, within two (2) business days, refund to your account any overdraft fees charged in excess of the five (5) overdraft fee limit. For purposes of determining what "day" a fee is assessed, WCCU will utilize the Posting Date of a transaction, which may be different than the actual date that a transaction was conducted by you. This does not apply to business accounts.

Understanding Your Account Balance for Overdrafts – Your account has two kinds of balances: the "actual" balance and the "available" balance. We use your Available Balance when determining whether a transaction will cause your account to overdraw and for charging overdraft fees. You can review both balances when you review your account online, at an ATM, by phone or at a branch. Balances will not reflect any transaction that has not been presented to WCCU for payment. Transactions that have not been submitted to WCCU may include transactions authorized by you but not yet sent to WCCU and/or checks written but not yet presented to WCCU for payment.

If your Available Balance is not sufficient to cover a transaction, at both Pre-Authorization and at Settlement, we may pay the item and charge you an overdraft fee. An overdraft fee may be charged even though your Actual Balance indicates a positive amount. We do not have to notify you if your account does not have sufficient available funds to pay an overdraft. Your account may be subject to a charge for each overdraft regardless of whether we pay or return the overdraft. See Examples 1-3 below.

EXAMPLE 1: You have a $100 Available Balance and then deposit a $1,000 non-WCCU check into you your account. On the first business day following the deposit, your Available Balance will be increased to $325 (due to $225 of the check being made available to you) and if on that day you make a car payment with your debit card in the amount of $400, your Available Balance is insufficient to cover the car payment at the time of Pre-Authorization. However, if on the next day the remaining $725 of your deposited check becomes available and then Settlement of the car payment occurs later that day, your Available Balance is positive at the time of Settlement. You will not be charged an overdraft fee because your Available Balance was positive at the time of Settlement.

EXAMPLE 2: You have a $100 Available Balance and make an ATM withdrawal of $50 and then a grocery purchase of $150 using a debit card. At the time of your ATM withdrawal, your Available Balance is sufficient to cover the withdrawal and your Available Balance is immediately reduced to $50. However, at the time of Pre-Authorization for the grocery purchase your Available Balance is insufficient. Later that day, you receive a direct deposit of $200, which is immediately available to you and increases your Available Balance. The next day, when your grocery purchase is presented for Settlement, you have sufficient Available Balance and will not be charged any fees even though you had a negative Available Balance at Pre-Authorization.

EXAMPLE 3: Similar to Example 2, you have a $100 Available Balance and make an ATM withdrawal of $50 and then a grocery purchase of $150 using a debit card. At the time of your ATM withdrawal, your Available Balance is sufficient to cover the withdrawal and your Available Balance is immediately reduced to $50, but at the time of Pre-Authorization of the grocery purchase your Available Balance is insufficient. However, later that day you receive a direct deposit of $50, which is immediately available to you but is not enough to cover the grocery purchase. The next day, when your grocery purchase reaches Settlement, your Available Balance is still insufficient. Because your Available Balance was insufficient at both Pre-Authorization and Settlement of the grocery purchase, your account may be charged an overdraft of return item fee for that Item.

How Transactions Are Posted to Your Account – There are two main types of transactions in your account: credits (deposits of money into your account) and debits (payments out of your account). It is important to understand how each transaction is handled so that you know how much money you have available to use in your account. The information below describes how we handle credits and debits to your account and the resulting impact on your Available Balance. We may receive multiple deposit and withdrawal transactions on your account in many different forms throughout the day. This means you may be charged more than one overdraft fee if we pay multiple transactions when your account is overdrawn.

- Credits – All deposits are subject to the terms of our Funds Availability Policy Disclosure, and most deposits are added to your account when we receive them. For some checks you deposit, only Two Hundred and Twenty Five Dollars ($225.00) will be made available the next business day, but the remainder typically will be available two (2) business days later. Additionally, there may be extended holds on checks over Five Thousand, Five Hundred and Twenty Five Dollars ($5,525.00). For some cash deposits made to your account through an ATM the funds may not be made available until the amount of the cash deposit can be verified. Thus, your Available Balance may not reflect the most recent deposits to your account. For additional information on when your deposited funds will be available for withdrawal, see our Funds Availability Policy for further details.
- Debits – You can make several types of debit transactions from your account. Keep in mind that there are many ways transactions are presented for payment by merchants and other financial institutions and we are not necessarily in control of when transactions are received and posted to your account.

Order of Payments – In certain circumstances, we may in our discretion process checks, drafts, transactions and other Items in a different order than you make them or that we receive them. We have no control over the order in which Items are presented to us. The order in which we process checks, drafts or other Items, and execute other transactions on your account may affect the total amount of overdraft fees that may be charged to your account. Please contact us if you have questions about how we pay Items and process transfers and withdrawals. The examples below illustrate how the order of payments may affect your Available Balance.

EXAMPLE 4: A certain online retailer has a policy that it does not present an Item for Settlement until the point when it ships the requested goods. You have a $300 Available Balance and one morning you use your debit card to purchase a chair for $345 from that online retailer. Your Available Balance is not sufficient to cover the purchase at Pre-Authorization. The next day you make a $100 in-person deposit to your account at WCCU and your Available Balance is immediately increased by the deposit amount. Later that day, after the deposit, the chair ships and the online retailer presents the Item to WCCU for Settlement. At this point, you have sufficient Available Balance to cover the cost of the chair because of the deposit you made that morning, and no overdraft occurs.

EXAMPLE 5: You have a $50 Available Balance and use your debit card to pay an auto mechanic $150 for car repair. The auto mechanic presents this item to WCCU for Pre-Authorization, but it is not yet Settled. Your Available Balance is not sufficient to cover the purchase at Pre-Authorization and becomes negative by $100. Later that same day, you deposit $125 in person at WCCU, which makes your Available Balance positive in the amount of $25. The next day, you pay medical bills totaling $100, which reduces your Available Balance to a negative again in the amount of $75. Later that day, the auto mechanic presents the $150 Item for Settlement and your Available Balance is still negative. Due to the order of processing and presentation of Items, your Available Balance was negative at both Pre-Authorization and Settlement of the car repair purchase, and your account may be charged an overdraft or return Item fee for that Item, even though you had a positive Available Balance for a period between Pre-Authorization and Settlement

Debit Card Authorization Holds – When you use your debit card to conduct a Signature or "Credit" transaction (i.e., you do not enter your PIN), the merchant sends us an amount, usually the purchase total, for Pre-Authorization. This amount is placed on hold and removed from your Available Balance immediately. The hold may be for an amount more or less than the actual amount of your transaction and when this happens our processing system cannot determine that the amount of the hold may be different than the actual amount of your transaction. The hold is released after approximately seventy-two (72) hours or when the transaction clears, whichever comes first. Until the hold is released, the amount of your Available Balance will be reduced only by the amount of the hold (which may be more or less than the actual amount of your transaction) and if another transaction is presented for payment in an amount greater than your Available Balance following the hold then your account will have insufficient funds and you may be charged a fee. The hold helps determine the Available Balance on your account. When the hold is for less than the actual amount of your transaction and the transaction is later settled for the higher actual amount, this may result in insufficient funds if your Available Balance at the time of Settlement is not sufficient to cover the entire amount of the transaction.

If a Pre-Authorization hold reduces your Available Balance so that it is insufficient to cover subsequent transactions, you may be charged an overdraft or return fee for those subsequent transactions, even if the hold amount is greater than the actual amount of the transaction you authorized.

EXAMPLE 6: A hold on your account may occur when you pay at the pump at filling stations. Generally the filling station will confirm a valid method of payment by placing a pre-authorization hold on your account prior to dispensing the fuel and then present the actual amount of the transaction (which may be greater or less than the pre-authorized hold amount) at some point after the fuel is dispensed. Your Available Balance will reflect the amount of the hold until Settlement or the hold is otherwise released.

EXAMPLE 7: At the beginning of the day, your Actual Balance and Available Balance are both $100. Later that morning, you swipe your debit card at a hardware store to make a $60 purchase. As a result, a hold in that amount is placed on your account and your Available Balance is now $40. Because the hardware store transaction has not yet settled, your Actual Balance remains $100. Before Settlement for that transaction occurs, a check that you wrote for $50 clears. Because you only have a $40 Available Balance, the check causes your account to be overdrawn by $10, even though your Actual Balance was $100 before the check posted and is still $50 after the check posts. In this case, we may pay the $50 check, but you will be charged an overdraft fee. The fee will be deducted from your account, further reducing both the Available Balance and Actual Balances. When the $60 hardware store Item is presented for Settlement, your Available Balance will be insufficient to cover the amount of the transaction. However, you will not be charged an overdraft fee for the hardware store Item because your Available Balance was sufficient at Pre-Authorization.

Accounts Not in Good Standing – WCCU may determine in its sole and absolute discretion the good standing of an account. Accounts not in good standing will be ineligible for Standard and/or Extended Overdraft Privilege and WCCU will not pay overdrafts associated with those accounts. Factors affecting good standing include but are not limited to:

- Consistency and regularity of deposits;
- Maintaining a positive account balance (not overdrawn) for at least twenty-four (24) consecutive hours at least once every thirty-two (32) days;
- More than fifteen (15) days past due on any monetary loan obligation with WCCU and/or delinquent on any other obligation due to WCCU;
- Any legal or administrative order of levy against the account;
- Failure to continue to meet the eligibility criteria for Standard and/or Extended Overdraft Privilege;
- Failure to maintain accurate and correct contact information with WCCU;
- Any bankruptcy impacting your account; and
- Having an outstanding balance on any Fresh Start repayment plan.

Account Agreement – The WCCU Account Agreement and WCCU Truth in Savings Disclosure describe the duties, obligations and rights of depositors, authorized signatories and WCCU with regard to your deposit accounts. The WCCU Account Agreement (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Overdraft Coverage policy and the WCCU Account Agreement.

If You Need Help – Overdrafts should never be used to finance ordinary or routine expenses, and you should not rely on overdrafts to cover these expenses. If at any time you feel you need help with your financial obligations, please contact WCCU via phone at (636) 720-2400 or toll free at (800) 500-6860, via email at cuinfo@westcommunitycu.org, or by mail at WCCU, 4161 HWY K, O'Fallon, Missouri 63368.