

**Vantage West Credit Union**  
**Discretionary Overdraft Privilege Disclosure**

It is the policy of *Vantage West Credit Union* to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.

The Member Agreement & Account Disclosure provided to you at the time you opened your account with us controls the duties, obligations and rights of the member, the joint owners and *Vantage West Credit Union* with regard to your checking account. The Member Agreement & Account Disclosure (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Discretionary Overdraft Privilege Disclosure and the Member Agreement & Account Disclosure. A copy of the Member Agreement & Account Disclosure is available to you upon request from any Vantage West branch or through our Member Information Center.

Overdraft Privilege is not a line of credit. However, if you inadvertently overdraw your account, we will have the discretion to pay the overdraft, subject to the limit of your Overdraft Privilege, **after** first subtracting the amount of the overdraft fee(s). *Vantage West Credit Union* is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment by *Vantage West Credit Union* of an overdraft checking account (or items, such as ATM withdrawals) does not obligate *Vantage West Credit Union* to pay any other overdraft check (or item), or to provide prior notice of its decision to refuse to pay such check (or item). Overdrafts may be created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means.

Pursuant to *Vantage West Credit Union's* commitment to always provide you with the best level of service, now and in the future, if your account (primarily used for personal and household purposes) is maintained in good standing, which includes at least:

- A) Bringing your account balance to a positive balance within a thirty (30) day period for a minimum period of 24 hours;
- B) Not being in default on any loan or other obligation to *Vantage West Credit Union* and
- C) Not being subject to any legal or administrative order or levy

*Vantage West Credit Union* will have the discretion to pay overdrafts within the Overdraft Privilege limits, but payment by *Vantage West Credit Union* is a discretionary courtesy and not a right of the member or an obligation of *Vantage West Credit Union*. This privilege for checking accounts will generally be limited to a maximum of \$500 or \$750 overdraft (negative) balance. Of course, any and all fees and charges, including without limitation the non-sufficient funds fees (as set forth in our fee schedules and Member Agreement & Account Disclosure), will be included as part of this maximum amount.

The total of the discretionary overdraft privilege (negative) balance, including any and all fees and charges, including all non-sufficient funds/overdraft fees is due and payable upon demand, and the member and each joint owner will continue to be liable, jointly and severally, for all such amounts, as described in the Member Agreement & Account Disclosure with a maximum repayment period of 30 days.

Again, while *Vantage West Credit Union* will have the discretion to pay overdrafts on accounts in good standing (as described above), any such payment is a discretionary courtesy, and not a right of the member or an obligation of *Vantage West Credit Union* and *Vantage West Credit Union* in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause.