



DISCRETIONARY OVERDRAFT PRIVILEGE (ODP) DISCLOSURE

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

The Membership Account Disclosure provided to you at the time you opened your account with us controls the duties, obligations and rights of the Member, Authorized Signatories and Zeal Credit Union with regard to your checking account. The Membership Account Disclosure (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this ODP Disclosure and the Membership Account Disclosure. A copy of the Membership Account Disclosure is available to you upon request.

Overdraft privilege is not a line of credit. However, if you inadvertently overdraw your account by check, Point of Sale, Electronic Payment (EFT), VISA Debit Card or Internet Bill Pay transactions, we will have the discretion to pay the overdraft, subject to the limit of your overdraft privilege and the amount of the overdraft fee. Zeal Credit Union is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment (or other negotiation or processing) by Zeal Credit Union of any non-sufficient check, Point of Sale, Electronic Payment (EFT), VISA Debit Card or Internet Bill Pay transactions does not obligate Zeal Credit Union to pay any additional non-sufficient fund check or item or to provide prior notice of its decision to refuse to pay such check (or item).

Pursuant to Zeal Credit Union's commitment to always provide you with the best level of member service now and in the future, if you maintain your account in good standing, Zeal Credit Union will consider, as a discretionary courtesy and not a right or obligation, approving your reasonable overdrafts. To be eligible for the Discretionary Overdraft Privilege, you must, at a minimum:

- Deposit in your account an amount equal to or more than the amount of Discretionary Overdraft Protection extended to you;
- Bringing your account balance to a positive end of day balance within every 54 day period;
- You are not in default on any loan or other obligation to Zeal Credit Union and
- You are not subject to any legal or administrative order or levy.
- Minor Accounts are not eligible for Overdraft Privilege (under 18).

Zeal Credit Union will consider, as a discretionary courtesy and not a right or obligation, approving your reasonable overdrafts. This privilege for member checking accounts will generally be limited to a maximum of \$500 overdraft (negative) balances. Of course, any and all fees and charges, including without limitation the non-sufficient funds fees (as set forth in our fee schedules), will be included as part of this maximum amount.

The total of the discretionary ODP Program (negative) balance, any and all fees and charges, including without limitation the non-sufficient funds/overdraft fees is due and payable upon demand. All authorized signers and joint owners on the checking account will continue to be liable, jointly and severally, for all such amounts, as described in the Membership Account Disclosure with a maximum repayment period of 54 days.

Again, approval of payment of reasonable overdrafts by Zeal Credit Union on share draft accounts in good standing (as described above) is only a discretionary courtesy, and not a right or obligation, is within Zeal Credit Union's sole and absolute discretion, and can cease at any time without prior notice of reason or cause.

You may choose to opt-out of the Overdraft Privilege program by calling 800-321-8570, extension 7400.