

What Else You Should Know

- A link to another account or a line of credit may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, Online banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit www.mymoney.gov.
- The \$30 Overdraft Item Fee that is charged if you overdraw your account is the same fee amount that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Item Fee or a Return Item Fee of \$30. 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.
- There is no limit on the total Overdraft Item Fees per day we will charge per day we will charge.
- This describes the posting order for purposes of determining overdrafts. Our general policy is to post items throughout the day and to post credits before debits. ACH debits post in the order in which the items are received while paper checks are posted in lowest to highest check number order. If a check does not have a number, it will be paid from lowest to highest dollar amount. ATM and Debit card transactions post in real time. 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 Item Fees or Return Item Fees assessed.
- Although under payment system rules, U. S. Postal Service FCU may be obligated to pay some unauthorized debit card transactions, U. S. Postal Service FCU 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 everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Item Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Item 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 that could result in suspension of your debit card. If you consent to Extended Coverage on your consumer account, it will remain on your account until you otherwise withdraw it.
- U. S. Postal Service FCU authorizes and pays transactions using the available balance in your account. U. S. Postal Service FCU may place a hold on deposited funds in accordance with our Member Account Agreements and Disclosures, 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 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 U. S. Postal Service FCU's ATMs.
- U. S. Postal Service 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 Item Fee may be assessed.

- U. S. Postal Service FCU may suspend all debit cards associated with your account if you incur overdrafts in excess of the available balance in your account, including any Overdraft Privilege limit (as described herein). All debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Overdraft Privilege limit, is positive and you contact us.
- U. S. Postal Service FCU may also suspend all debit cards associated with your account if your account is overdrawn more than 32 consecutive calendar days. All debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- U. S. Postal Service FCU may also suspend all debit cards associated with your account if we are unable to contact you due to an incorrect mailing address or Phone Number(s). You must contact us with your correct mailing address and/or Phone Number(s) to have your debit cards reinstated.
- We will charge a fee of \$10 for each debit card that we reactivate if we suspended your debit cards.
- If your debit cards are suspended, you will be unable to use them for purchases or to access your account at the ATM, and if you use your debit cards for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit card payment(s).
- An Overdraft Privilege limit of \$500 will be granted to eligible consumer checking accounts opened at least 30 days in good standing or \$750 for member's in The Relationship Rewards Program.
- 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 discontinued 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 Overdraft Privilege reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Member Account Agreements and Disclosures. The total (negative) balance, including all fees and charges, is due and payable upon demand.
- Except as described herein, U. S. Postal Service FCU will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s).

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at 800-877-7328 or visit a branch.