



# *“Announcing” The New Overdraft privilege Service*

**Chaco Credit Union, Inc. Introduces** a Convenient Overdraft Privilege Service for Eligible Checking Accounts\*

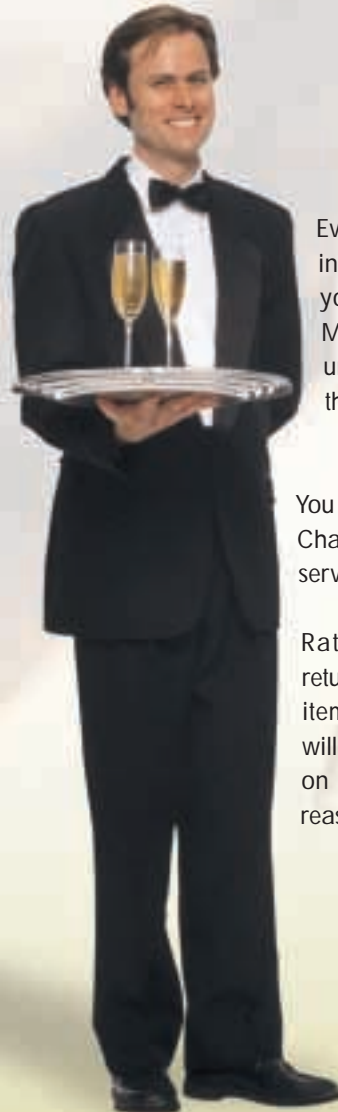
## *Overdraft Privilege Service Means ...*

- You can avoid high charges from merchants for returned checks
- You have new convenience and flexibility in managing your funds
- Payment of Overdrafts up to \$500.00

\*Of course, we can't promise to pay every overdraft, not all accounts are eligible, and some restrictions do apply. We will charge our normal non-sufficient funds or overdraft charges, as set forth in our fee schedules, for each item that would create an overdraft on your account.

**CHACO**  
CREDIT UNION, INC

513.785.3500  
www.chacocu.org



### *Have You....*

Ever made an honest mistake in your checkbook or found yourself “**a little short**”? Maybe you had unusual or unforeseen expenses at just the wrong time.

### *Relax...*

You deserve consideration and Chaco Credit Union is here to serve you!

Rather than automatically returning any insufficient funds items that you may have, we will consider, without obligation on our part, payment of your reasonable overdrafts.

*It is our privilege to serve you  
at Chaco Credit Union, Inc.!*

## ***Overdraft Privilege Disclosure*** ***(A Discretionary Overdraft Service)***

**I**t is the policy of **Chaco Credit Union** ("the credit union, we, us, or our") to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

A non-sufficient funds (negative) balance may result from: A) The payment of checks, electronic funds transfers, ATM usage or other withdrawal requests; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) The imposition of applicable service charges; or E) The deposit of items which according to the credit union's Funds Availability Policy, are treated as not yet "available" or finally paid.

**We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds.** Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, if your eligible account (primarily used for personal and household purposes) has been open for at least 90 days and thereafter you maintain your account in good standing, which includes at least: (A) Continuing to make deposits consistent with your past practices, and depositing at least \$400 or more into your account within each thirty-five (35) day period, (B) You are not in default on any loan obligation to **Chaco Credit Union**, (C) You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days, and (D) Your account is not the subject of any legal or administrative order or levy, **we will consider, without obligation on our part, approving your reasonable overdrafts.** This discretionary service\* will generally be limited to a \$500 overdraft (negative) balance for Choice Checking Accounts and Challenger Checking Accounts. **Of course, any and all fees and charges, including without limitation our non-sufficient funds/overdraft fees (as set forth in our fee schedules) will be included in this limit and will apply to any transaction that overdraws your account.**

**We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you.** You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. **The amount of any overdrafts plus our Non-Sufficient Funds and or Overdraft (NSF/OD) Charge(s) that you owe us shall be due and payable upon demand.** If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s).

**Limitations:** Available only to eligible personal checking accounts primarily used for personal and household purposes and ATM usage. All Business Type Accounts, All Savings Type Accounts, All Money Market Accounts, All Public Fund/Charitable Organization Accounts and Student Minor Accounts are not eligible. We may limit the number of accounts eligible for Overdraft Privilege Service to one account per household.

**\*The Overdraft Privilege Service does not constitute an actual or implied agreement between you and the credit union. Nor does it constitute an actual or implied obligation of or by the credit union. This service represents a purely discretionary courtesy or privilege that the credit union may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.**

