

STUDENT CHECKING

Dear Member,

Life happens! Texas Trust Credit Union understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

Overdraft Coverage Options

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

Service	Cost
Overdraft Protection Link to Another Deposit Account you have at Texas Trust Credit Union ¹	\$5 fee per transfer
Overdraft Protection Link to a Cash Advance on your Texas Trust Credit Union credit card ^{1, 2, 3}	Subject to a \$7 fee + interest
Overdraft Protection Line of Credit ^{1, 2, 3}	Subject to a \$7 fee + interest
Overdraft Privilege	<ul style="list-style-type: none"> • \$10 fee for transactions less than or equal to \$10 • \$20 fee for transactions greater than \$10

¹ To sign up or apply for these services contact us by email, Home Banking Message Center, visiting your local Branch or call us at 972.263.5171;

² Subject to credit approval; ³ Annual Percentage Rate (subject to 12 C.F.R. 1026.16(b)).

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, cash advance, or line of credit you may have at Texas Trust Credit Union for a fee or finance charge. Please note that cash advances and 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. After your eligible account has been opened for 30-days in good standing, this privilege will generally be limited to a maximum of \$100.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required)*	If you would like to change your Coverage for future transactions: <ul style="list-style-type: none"> • Email • Contact us through the Home Banking Message Center • Visit a branch • call us at 972-263-5171
Checks	X	X	
ACH - Automatic Debits	X	X	
**Recurring Debit Card Payments	X	X	
Online Bill Pay Items	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

*If you choose Extended Coverage, **ATM withdrawals and everyday debit card transactions** will be included with the transactions listed under Standard Coverage.

** Recurring debit transactions will be paid regardless of Overdraft Privilege Opt In decision.

You can discontinue the Overdraft Privilege in its entirety by email, Home Banking Message Center, visiting your local Branch or call us at 972.263.5171. If you already have Extended Overdraft Privilege coverage, it is not necessary to request it again.

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What Else You Should Know

- A link to another account or a line of credit is 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, Internet banking, and telephone banking services to keep track of your balance.
- If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or a Return Fee of \$30. Refer to Overdraft Coverage Options on page 1 for Overdraft Fees. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn in excess of the Overdraft Privilege limit amount as a result of a fee.
- We generally post items in the following order: ATM and Debit Card transactions post throughout the day, as they are received (online, real-time); ACH items post in the morning, in the order presented; checks post late afternoon in the order in which they are presented; however, exceptions will occur. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Returned Item Fees assessed.
 - Texas Trust Credit Union authorizes and pays transactions using the available balance in your account. The available balance is comprised of the ledger balance (collected funds) less any debit card holds, and does not include any deposited funds on hold. Texas Trust Credit Union may place a hold on deposited funds in accordance with our Account Agreement. If the funds in the available balance are not sufficient to cover a transaction, any available overdraft protection and/or the amount of the Overdraft Privilege limit, may be used to authorize and pay a transaction.
 - Texas Trust Credit Union will place a three day hold on your account for any authorized debit card transaction until the transaction settles (usually within three business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction or released before the transaction settles. When the hold is released 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 Fee may be assessed.
- Although under payment system rules, Texas Trust Credit Union may be obligated to pay some unauthorized debit card transactions, Texas Trust Credit Union 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).
- Texas Trust Credit Union authorizes and pays transactions using the available balance in your account. The available balance is comprised of the ledger balance (collected funds) less any debit card holds, and does not include any deposited funds on hold. Texas Trust Credit Union may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure. If the funds in the available balance are not sufficient to cover a transaction, any available overdraft protection and/or the amount of the Overdraft Privilege limit, may be used to authorize and pay a transaction.
- Texas Trust Credit Union will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within three calendar 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 Fee may be assessed.
- A three day hold is placed on all debit card authorizations. Once the merchant processes the actual charge, the authorization amount is released. Please note merchants do not always process transactions within three days. Everyday debit card authorization holds will still be released after three days. In which case, you are responsible for accounting for those unprocessed everyday debit card purchases in your available balance.
- Except as described in this letter, Texas Trust Credit Union 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).
- 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

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standing by not bringing your account to a positive balance within thirty (30) days for a minimum of one business day.

- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account and Disclosure Agreement. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Overdraft Privilege, please contact by email, Home Banking Message Center, visiting your local Branch or call us at 972.263.5171. You can also visit us at Overdraft Privilege FAQs.