



There are several ways your account can become overdrawn, such as (1) the payment of checks or electronic (ACH) debits (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) Sikorsky Credit Union service charges; or (5) the deposit of items which, according to the Sikorsky Credit Union Funds Availability Policy, are treated as not yet available for withdrawal.

While we are not obligated to pay any item presented for payment if your account does not contain enough money, as long as you maintain your account in "good standing," we may approve your overdraft items within your current available Overdraft Privilege limit as a non-contractual courtesy. For Overdraft Privilege consideration, your account is in "good standing" if you (1) deposit enough money to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all Sikorsky Credit Union fees and charges); (2) avoid excessive overdrafts* suggesting the use of Overdraft Privilege as a continuing line of credit; (3) have no legal orders, levies or liens against your account; and (4) have no charged off or unpaid delinquent debts owed to Sikorsky Credit Union.

In the normal course of business, we generally pay electronic transactions first and then checks low to high, per Sikorsky Credit Union's policy. Also, please be aware that the order we pay your items in may create multiple overdraft items in a single banking day and you will be charged our Paid Non-Sufficient Funds (NSF) Fee for each overdraft item paid. We will not charge you more than five Returned Non-Sufficient Funds and/or Paid Non-Sufficient Funds Fees per day. Please refer to Sikorsky Credit Union's Schedule of Charges for current fees.

You may opt out of Overdraft Privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your checking account. So as not to exceed your limit, please note that the amount of the overdraft plus the Sikorsky Credit Union Paid NSF Fee per item may be deducted from the overdraft limit.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine

that you are using Overdraft Privilege excessively or seem to be using Overdraft Privilege as a regular line of credit. You will be charged a Returned NSF Fee for each item returned. We will notify you promptly 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 overdraft including our Paid NSF Fee and/or a Returned NSF Fee that you owe us is due and payable upon demand. Even if we do not ask you for payment, you must repay us, no later than 30 calendar days after the creation of the overdraft. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, is jointly and severally liable for all overdrafts including all fees charged.

Overdraft Privilege should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in your check register, reconciling your check book regularly, and managing your finances responsibly. If you would like to have this service removed from your account, please call (203) 377-2252, option 4.

Please note that your Overdraft Privilege limit may be available for each item paid under the limit created by checks and other transactions made using your checking account number, an automatic payment (ACH) transaction, online banking transfer, online bill payment, cashing a Sikorsky Credit Union check at a teller, or recurring debit card payments. Also, at your request, we may authorize and pay ATM transactions and one-time debit card transactions using your limit. When you ask for your account balance, please remember the amount we show you does not include your overdraft limit.

LIMITATIONS: Overdraft Privilege is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or household use. Sikorsky Credit Union reserves the right to suspend, revoke, or discontinue this service without prior notice. If your limit is suspended, unless we notify you otherwise or you request this service be removed from your account, your limit will remain suspended for 90 days from the first business day you bring your account to a positive balance. You may contact us after the 90 days to see if your overdraft privilege can be reinstated.

* "Excessive overdrafts" is defined as six or more Paid Non-Sufficient Funds Fee occurrences in a 12 month period.