

**FirstLight Federal Credit Union**  
**Discretionary Overdraft Privilege Service Disclosure**

FirstLight Federal Credit Union (“FLFCU”) provides discretionary overdraft privilege service to members maintaining share draft accounts, in accordance with the following policy:

**Minimum Eligibility Requirement**

In order to qualify for the discretionary overdraft privilege service for your consumer account (used primarily for personal, family or household purposes), you must satisfy the following requirements:

- A.) *Your account has been open at least thirty (30) days;*
- B.) *You make deposits to the account totaling \$400.00 within the first thirty (30) days of account opening*
- C.) *You bring your account to a positive balance within thirty (30) days after any overdraft;*
- D.) *You are not in default on any loan or other obligation to FirstLight Federal Credit Union; and*
- E.) *You are not subject to any legal or administrative order, garnishment, or levy.*

*FirstLight Federal Credit Union may impose additional eligibility requirements at any time, and may terminate the service at its sole discretion even if you continue to satisfy the minimum eligibility requirements. The Credit Union will notify you at the time of termination if it terminates the service.*

**How the Service Works**

FirstLight does authorize and pay overdrafts for checks and ACH transactions at our discretion. FirstLight does not authorize and pay overdrafts for every day Visa debit card transactions unless you ask us to. You must authorize FLFCU to pay overdrafts on every day Visa debit card transactions by completing an “Opt-In Notice” at the time your account is opened or anytime thereafter. You reserve the right to rescind this authorization at anytime. You can reinstate Overdraft Privilege authorization by completing an Opt-In Notice up to a maximum of four (4) times per calendar year.

Unless you are notified of a different limit, the overdraft privilege limit (the maximum amount by which the account may be overdrawn, including all applicable fees) is \$200 for a share draft account **without** both direct deposit and a Visa Check Card; and \$500 for a share draft account **with** both direct deposit and a Visa Check Card. Your account will be assessed the Credit Union’s usual Overdraft Privilege fee (as set forth in the Service and Fee Schedule) for each item paid. All other fees and charges will apply to your account. Each member and joint owner will be liable for payment of any overdraft, regardless of who created the overdraft. Debit card transactions may result in additional holds on your account. Please note: *FirstLight Federal Credit Union is not responsible for any Overdraft Privilege fees associated with these holds.*

**You can access your Overdraft Privilege limit via the following transactions:**

- Checks cashed at teller windows
- In-clearing Checks & Debits – Federal Reserve Items
- ACH items, including online transactions

**You must Opt-In to access your Overdraft Privilege limit for the following transactions:**

- VISA Debit Card transactions
- PIN based transaction, not including the ATM
- Signature based transactions

**If you do not authorize FirstLight to access your Overdraft Privilege limit, your transaction(s) will be denied.**

**FirstLight Federal Credit Union reserves the right to revoke the discretionary Overdraft Privilege for your account at any time.**

The FirstLight Federal Credit Union Membership and Account Agreement and Disclosures, as amended from time to time, governs your accounts and member relationship with the credit union. A copy of the current Membership and Account Agreement is available to you upon request.

At this time, account types not eligible for the discretionary Overdraft Privilege service include foundation, business, organization, living trust, minor, and money market accounts.

If you have any questions regarding the discretionary Overdraft Privilege service or wish to exercise your right to opt-out of this service, contact our call center at 800-351-1670, weekdays from 8 a.m. – 6 p.m. and on Saturdays from 9:00 a.m. – 1 p.m.