

**Overdraft Protection**

<p><b>Overdraft Protection transfer fee</b></p>	<ul style="list-style-type: none"> <li>When you are enrolled, we will transfer funds from your linked overdraft protection account (savings, money market or secondary checking account). We will charge a fee for this transfer as listed in your Fee Schedule.</li> <li>If your savings, money market or secondary checking account does not have enough available funds to cover the overdraft amount and fee, we may decline to make the transfer.</li> </ul>
<p><b>Overdraft Protection from a linked Overdraft Protection Loan (ODP) or Quick Service Loan (QSL)</b></p>	<ul style="list-style-type: none"> <li>Advances are made in increments of \$50.00. Advances are subject to finance charges as outlined in your loan agreement.</li> </ul>
<p><b>Overdraft Protection transfer from a Grow Visa® Credit Card</b></p>	<ul style="list-style-type: none"> <li>Advances are made in increments of \$50.00.</li> <li>This is considered a cash advance. Advances are subject to finance charges as outlined in your credit card agreement.</li> </ul>

**Courtesy Pay for ACHs, recurring debit card transactions, automatic bill payments, checks and other transactions made using your checking account number**

<p><b>Courtesy Pay and Non-Sufficient Funds (NSF)</b></p>	<ul style="list-style-type: none"> <li>The Courtesy Pay service is standard on all eligible accounts and applies when recurring debit card transactions*, Automated Clearing House (ACH) transactions, automatic bill payments, checks and other transactions made using your checking account number exceed the available balance in your account and we pay the transaction.</li> <li>We will pay the insufficient item(s) up to an overdrawn limit of \$10.00 within the first 90 days, this includes the amount of the overdrawn item(s).  <b>Fees:</b>                      If your available account balance is overdrawn by \$10.00 or less ..... No Charge</li> <li>After 90 days, we will pay insufficient item(s) up to an overdrawn limit of \$500.00, this includes the amount of the overdrawn item(s) and the Courtesy Pay fee(s).  <b>Fees:</b>                      If your available account balance is overdrawn by \$10.00 or less ..... No Charge                      If your available account balance is overdrawn more than \$10.00 ..... \$20.00</li> <li>If we determine that you do not have enough in your available balance to cover an item, then we either authorize and pay the item and overdraw your account (Courtesy Pay), or we decline and return the item unpaid (NSF-returned item).**</li> <li>Courtesy Pay fees and NSF fees are limited to a maximum of 5 fees per day combined. You can continue to draw on Courtesy Pay that day and you will not be charged a fee.</li> </ul> <p>* A recurring debit card transaction is a transaction initiated with a debit card that occurs on a regular basis. An example includes a monthly gym membership paid with your debit card.</p> <p>**If you opt-out of Courtesy Pay, we will refuse to pay any transaction where you don't have sufficient funds to cover that transaction. If your transaction is refused, you may be subject to an NSF fee from Grow and/or returned check fee from merchants.</p>
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**Courtesy Pay for everyday debit card transactions and ATM withdrawals**

This is an optional service. When you add this service, your ATM withdrawals and everyday debit card transactions may be approved at Grow's discretion when you do not have enough money in your checking account or linked overdraft protection account to cover your transactions.

Everyday debit card transactions are one-time purchases initiated with your debit card. An example includes a grocery store purchase paid with your debit card.

Option 1 – No Courtesy Pay: Your account does not come with Courtesy Pay for everyday debit card transactions or ATM withdrawals. If you do not have enough money in your account, your ATM withdrawal or everyday debit card transaction will be declined, and no overdraft fee will be charged on these transactions.

Option 2 – Add Courtesy Pay: You must opt-in to add Courtesy Pay for ATM withdrawals and for everyday debit card transactions.

<p><b>Courtesy Pay for ATM withdrawals and everyday debit card transactions</b></p>	<ul style="list-style-type: none"> <li>We will pay the insufficient item(s) up to an overdrawn limit of \$10.00 within the first 90 days, this includes the amount of the overdrawn item(s).  <b>Fees:</b>                      If your available account balance is overdrawn by \$10.00 or less ..... No Charge</li> <li>After 90 days, we will pay insufficient item(s) up to an overdrawn limit of \$500.00, this includes the amount of the overdrawn item(s) and the Courtesy Pay fee(s).  <b>Fees:</b>                      If your available account balance is overdrawn by \$10.00 or less ..... No Charge                      If your available account balance is overdrawn more than \$10.00 ..... \$20.00</li> <li>Courtesy Pay fees and NSF fees are limited to a maximum of 5 fees per day. You can continue to draw on Courtesy Pay that day and you will not be charged a fee.</li> </ul>
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## Courtesy Pay Disclosures

We understand that things don't always go as planned. Our Courtesy Pay Program will help protect you from inconveniences associated with insufficient (NSF) items presented on your checking account. This value-added service will pay the insufficient item(s) up to an overdrawn limit of \$10.00, this includes the amount of the overdrawn item(s). After 90 days the overdrawn limit will increase to \$500.00, this includes the amount of the overdrawn item(s) and the Courtesy Pay fee(s). Each overdraft item is subject to the Courtesy Pay fee. Courtesy Pay fees and NSF fees are limited to a maximum of 5 fees per day. You can continue to draw on Courtesy Pay that day and you will not be charged a fee. For example, you have three Courtesy Pay fees and two NSF fees (or any other combination totaling 5) you will not be charged another fee that day. If you add Courtesy Pay to an existing account that has been opened for more than 90 days, you will receive the \$500.00 overdrawn limit.

Eligible checking accounts will be automatically enrolled in the Courtesy Pay Program for automatic bill payments, recurring debit card transactions, Automated Clearing House (ACH) transfers, checks and other transactions made using your checking account number. A recurring debit card transaction is a transaction initiated with a debit card that occurs on a regular basis. An example includes a monthly gym membership paid with your debit card. If you want Courtesy Pay to cover ATM withdrawals and everyday debit card transactions, you must opt-in by stopping by one of our stores. You may also opt-in to this coverage by calling us at 800.839.6328 or enrolling through your Grow Online Banking account at [growfinancial.org](http://growfinancial.org). We do not authorize and pay overdrafts for ATM withdrawals or everyday debit card transactions unless you ask us to.

### You are eligible for the Courtesy Pay Program if:

- You maintain your accounts in good standing.
- Your loan and credit card accounts with us are not past due.
- There are no pending bankruptcies.
- The primary account holder is at least 18 years of age. Primary members under the age of 18 will automatically be enrolled in the Courtesy Pay program when turning 18 years of age.
- There are no charged-off accounts or loans.

### Courtesy Pay fee is charged when:

- An ACH, automatic bill payment, recurring debit card transaction, check or other transaction made using your checking account number exceeds the available balance in your account and we pay the transaction.
- If you opt in to coverage, an ATM withdrawal or everyday debit card transaction exceeds the available balance in your account and we pay the transaction.

### Actual and Available Funds:

- Your actual balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect authorized transactions that are still pending or checks you have written that are still outstanding.
- Your available balance is the amount of money you have in your checking account that is available for withdrawal. It reflects the latest balance based on transactions posted to your account, including deposited funds, paid checks, withdrawals and purchases made with your debit card.
- Your available balance is the amount of money you have in your checking account that is available for withdrawal. It reflects the latest balance based on transactions posted to your account, including deposited funds, paid checks, withdrawals and purchases made with your debit card. Your available balance is your actual balance less check holds, stop payment holds, holds for pledged funds, reclamation holds, unauthorized transaction holds, decedent holds, garnishment holds, holds for child support and tax levies, wire transaction holds, holds for fraudulent activity and any other hold deemed necessary. The available balance may change throughout the day. Pending transactions and holds placed on your account may reduce your available balance and may cause your account to become overdrawn regardless of your actual balance.
- The Courtesy Pay fee will be charged for each transaction we pay which exceeds the actual or available balance, even though the actual balance of the account may appear sufficient to cover the transaction.

If you have previously signed up for overdraft protection, we will first transfer funds from the account(s) you have designated. If adequate funds are not available in your account(s) or if transfers are not enough to cover the insufficient item(s), Courtesy Pay will pay the item(s).

If you have not deposited funds into your account to bring the account out of a negative balance status within 15 days after the overdraft event, we may exercise our rights of offset as provided under our Universal Account Agreement against any funds in your Grow accounts. If you have not deposited funds into your account to bring the account out of negative balance status within 30 days of the overdraft event, your Courtesy Pay Program privileges will be suspended until the negative account balance is rectified. Grow may take such other actions to protect its rights as it deems appropriate.

The Courtesy Pay Program does not include Grow Online Banking transactions, Grow Telephone Banking, Grow Mobile Banking, or automatic transfers established on the account. Courtesy Pay is available on checking accounts with the exception of Checkless Checking. The Courtesy Pay fee applies to overdrafts created by checks, ACH transfers, checks presented at our stores, ATM withdrawals, debit card transactions, automatic bill payments and other transactions made using your checking account number. Grow reserves the right to disapprove overdrafts against any account until it can verify the account is being maintained in good standing. Courtesy Pay is not available on Health Savings Accounts (HSA).

### Your Right to Opt-Out of Courtesy Pay

You have the right to opt-out of the Courtesy Pay Program at any time. For additional information or to opt-out of the Program, visit any Grow Financial store, log into your online banking account or contact the Member Contact Center at 800.839.6328.