

It is U.S. Eagle Federal Credit Union's policy to comply with applicable laws, rules, and regulation, and to conduct business in accordance with strict safety and soundness standards.

U.S. Eagle automatically includes URCovered service to your personal checking account if you are eligible. FlexChecking accounts are not eligible. This discretionary service allows U.S. Eagle to provide you top-level service by helping to protect your account and reputation when an inadvertent overdraft occurs. URCovered supplements your current overdraft transfers from your savings, other accounts, or a Quick Cash Line of Credit which have no transfer fees.

URCovered is a discretionary service that may cover non-sufficient funds (overdraft/negative balance) that may result from:

The payment or non-payment of checks;

The use of debit or ATM cards at a point of sale (with required opt-in – see below);

Automated Clearing House (ACH) debits or other electronic transfers or other withdrawal requests by you;

Payments authorized by you;

The return of unpaid items that were deposited to your account;

Charging your accounts for our applicable service charges and fees; and

The deposit of items to your account which, according to our Funds Availability Policy are treated as not yet "available" or "finally paid."

We are not obligated to pay any item initiated for payment against your account if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, all non-sufficient funds items that you may have, we will consider, without obligation on our part, approving your reasonable overdrafts up to your assigned URCovered Limit, provided:

You have been a member for at least 90 days;

You are over 18 years of age;

There is a minimum balance of \$500.00 for the last 90 (ninety) days prior to time of eligibility; and

Your account is "in good standing" which includes, but is not limited to:

You continue to make deposits consistent with your past practices;

You are not in default on any loan obligation to us;

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You pay your outstanding overdraft (negative) balance, timely or on demand, and

Your account is not the subject of any legal or administrative order or levy.

Eligible Checking Account Types: This discretionary service is limited to personal checking accounts except for FlexChecking account. Only one (1) overdraft limit per tax identification number (SSN).

Limits: The following limits apply:

\$500 per checking account, or

\$1,000 per checking account with membership over five (5) years

Whether your overdrafts will be paid or not is at our sole discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing as described above, or if you have too many overdrafts. 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 shall be due and payable immediately. 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.

ATM and One-Time Debit Card Transactions – We do not authorize or pay overdrafts for ATM or one-time debit card transactions under our discretionary URCovered Program. If you want U.S. Eagle to authorize and pay these transactions, you must OPT-IN to this portion of the program. Please contact us for assistance in completing the OPT-IN by either calling us at 505-342-8888 (toll-free at 888-342-8766), or by visiting any of our branches. You may opt-out at any time.

You may choose at any time to not participate in our URCovered Program. Please contact us so that we can explain what the Opt-Out means and the potential consequences for you.

You must restore any amount by which your account is overdrawn as soon as possible or upon our demand. If you do not pay, you agree that we can cover the amount of the negative balance from any other U.S. Eagle account in which you have an interest under our Right of Offset. If we cannot recover that amount exercising our Right of Offset, our right to recover collection costs applies. If the overdrawn (negative) balances are not repaid within 45 days, additional negative credit reporting may occur.

If you need help: Overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact U.S. Eagle at 505-342-8888 or toll free at 888-342-8766.

ALWAYS A DISCRETIONARY SERVICE: Our URCovered Program does not constitute an actual or implied agreement between you and U.S. Eagle. Nor does it constitute an actual or implied obligation of or by U.S. Eagle. Our URCovered Program represents a purely discretionary courtesy, service, or privilege that we 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.