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## CorePlus Discretionary Overdraft Privilege Disclosure

### General Provisions

The Deposit Account Agreement and Disclosure provided to you at the time you opened your account with us controls the duties, obligations and rights of the Depositor, the Authorized Signatories and CorePlus Federal Credit Union with regards to your checking account. The Deposit Account Agreement (and all amendments thereto) and its terms shall control any possible conflict between any provision of these Discretionary Overdraft Privilege (Courtesy Overdraft) Guidelines and the Deposit Account Agreement and Disclosure. A copy of the Deposit Account Agreement and Disclosure is available to you upon request from CorePlus Federal Credit Union.

### Specific Overdraft Privilege Guidelines

As part of CorePlus Federal Credit Union's commitment to always provide you with the highest level of service, we provide an Overdraft Privilege for consumer share draft (checking) accounts. If your consumer account (primarily used for personal and household purposes) has been open for at least sixty (60) days, and you have and continue to maintain your account in good standing, which includes at least:

- A. Making regular deposits consistent with your past practices, and
- B. You are not in default on any loan or obligation to CorePlus Federal Credit Union, and
- C. You are not subject to any legal or administrative order or levy,

CorePlus, at its sole discretion, will extend the Overdraft Privilege to your account. In order to continue to qualify for this privilege you must deposit an amount equal to, or more than, the amount of discretionary overdraft privilege extended to you within a thirty (30) day period. You must bring your account balance to a positive balance within every thirty (30) day period.

This overdraft privilege for consumer checking accounts will generally be limited to \$500.00 for V.I.P. 2 Star Level, \$700.00 for V.I.P. 3 Star Level, or \$1,000.00 for V.I.P. 4 Star Level overdraft (negative) balances. This will include, any and all applicable fees and charges, as set forth in our fee schedules and deposit account agreement and disclosure, including, without limitation, overdraft privilege fees, non-sufficient funds fees, transfer fees and interest charges.

This privilege in no way obligates CorePlus Federal Credit Union to pay any item presented for payment if your account does not contain sufficient funds, and any discretionary payment (or other negotiation or processing) by CorePlus Federal Credit Union of any non-sufficient funds check or checks (or other item) does not obligate CorePlus Federal Credit Union to pay any additional non-sufficient funds check or item or to provide prior notice of its decision to refuse to pay any additional non-sufficient funds check or item.

The total of the discretionary overdraft privilege (negative) balance, including any and all fees and charges, including all non-sufficient funds fees, overdraft privilege fees, transfer fees and interest charges is due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Deposit Account Agreement and Disclosure.

Again, approval of payment of reasonable overdrafts by CorePlus Federal Credit Union on accounts in good standing (as described above) is only a discretionary courtesy, and not a right or obligation. Overdraft Privilege is at CorePlus Federal Credit Union's sole and absolute discretion, and can cease at any time without prior notice of reason or cause.