

## What Else You Should Know

- A link to another account or a line of credit may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our Mobile Teller, Online Teller, and Phone Teller services to keep track of your balance. Enroll in eAlerts to receive email or text message alerts for low balance, debit/credit authorizations set to zero and NSF/Overdraft activity. For additional financial education resources, please visit [www.mymoney.gov](http://www.mymoney.gov).
- The \$24 Overdraft Privilege Fee that is charged if you overdraw your account is lower than the fee that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Privilege Fee or a Return Item Fee of \$25. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.
- If an item is returned because the available balance in your account is not sufficient to cover the check or item and the check or item is presented for payment again, American Heritage Credit Union will charge a return item fee each time it returns the item because it exceeds the available balance in your account. If, on re-resentation of the check or item, the available balance in your account is sufficient to cover the check or item American Heritage Credit Union may pay the check or item, and, if payment causes an overdraft, charge an overdraft fee.
- Our general policy is to post items throughout the day and to post credits before debits. Paper checks are posted in check number order on the day presented, ACH transactions are posted throughout the day from low to high dollar value, ATM and debit card transactions are posted in the order presented. However, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Overdraft Privilege Fees or Return Item Fees assessed.
- Although under payment system rules, American Heritage Credit Union may be obligated to pay some unauthorized debit card transactions, American Heritage Credit Union will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Program Options) to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Overdraft Privilege Plus) may result in you incurring Overdraft Privilege Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Privilege Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card. If you consent to Overdraft Privilege Plus on your consumer account, it will remain on your account until you otherwise withdraw it.
- American Heritage Credit Union authorizes and pays transactions using the available balance in your account. American Heritage Credit Union may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege limit and any available overdraft protection. The available balance for ATM and everyday debit card transactions on accounts with Overdraft Privilege Standard is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available overdraft protection, but does NOT include the Overdraft Privilege Limit. For accounts with Overdraft Privilege Plus, the Overdraft Privilege Limit is included in the available balance for authorizing ATM and everyday debit card transactions.
- Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking or American Heritage Credit Union's ATMs.
- American Heritage Credit Union will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Privilege Fee may be assessed.
- Except as described herein, American Heritage Credit Union will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s).
- American Heritage Credit Union may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Overdraft Privilege limit (as described herein). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Overdraft Privilege limit, is positive and then you contact us.
- American Heritage Credit Union may also suspend your debit card if your account is overdrawn more than 32 consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- American Heritage Credit Union may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or Phone Number(s). You must contact us with your correct mailing address and/or Phone Number(s) to have your debit card reinstated.
- We will charge a fee of \$25 to reactivate your debit card if we suspend your Debit Card.
- If your debit card is suspended, you will be unable to use your debit card(s) for purchases or to access your account(s) associated with the debit card(s) at the ATM while your debit card is suspended. If you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- An Overdraft Privilege limit of \$300, \$500, \$750 or \$1,000 will be granted to eligible consumer checking accounts opened at least 60 days in good standing.
- An Overdraft Privilege limit of \$750 or \$1,000 will be granted to eligible business checking accounts opened at least 60 days in good standing.
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.

- Overdraft Privilege may be reduced or suspended if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Overdraft Privilege limit reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand. Failure to bring the account positive within 60 days may result in the account being charged off and reported to collection agencies.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at 215-969-0777 or visit a branch.