

Standard Overdraft Protection vs. Courtesy Pay

| | Standard Overdraft Protection | Courtesy Pay |
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| Summary | Standard Overdraft Protection can be set up to automatically transfer funds from your Savings Account, Line of Credit, other Sub Account, or another Parkside Credit Union account (owned by you) to cover items presented for payment when your checking account has insufficient funds to cover the transaction | Courtesy Pay is additional protection on your checking account (after 90 days of membership) when there are not enough funds in your Standard Overdraft Account(s) to cover a transaction |
| Eligible Accounts | All Parkside Credit Union Checking Accounts | All Parkside Credit Union Checking Accounts* |
| Covered Items (automatically covered) | <ul style="list-style-type: none"> • ATM transactions • Automatic payments deducted from your account (i.e., ACH or bill payments) • Checks you write • Debit card transactions | <ul style="list-style-type: none"> • Automatic payments deducted from your account (i.e., ACH or bill payments) • Checks you write • Recurring debit card purchases (i.e., gym membership or movie service subscription) |
| Covered Items (member must opt-in to be covered) | N/A | <ul style="list-style-type: none"> • ATM transactions • One time debit card transactions |
| Account Requirements | N/A | <ul style="list-style-type: none"> • Account is in good standing • Account has been open for 90 days + • Account holder is 18 or older |
| Fee | See “Overdraft Transfer” on current Fee Schedule within the Relationship Rewards brochure | See “Courtesy Pay Fee” on current Fee Schedule within the Relationship Rewards brochure |

*If a Parkside debit card transaction occurs, an ACH transaction occurs, you write a check, you perform a transaction by any other electronic means, or you take other action that results in your account becoming overdrawn, Parkside may pay the item which exceeds the available balance, as defined in the Membership Agreement, in your account up to \$500, including fees. If at any time the limit has been reached, items that exceed the limit will be returned unpaid and you will incur a non-sufficient funds fee (NSF). Accounts are subject to closure if a negative balance remains after 45 business days. Whether or not the overdraft will be paid is discretionary and Parkside reserves the right not to pay. For example, Parkside typically does not pay overdrafts if your account is not in good standing, you are not making regular deposits, or if you have too many overdrafts. Your account may become eligible for Courtesy Pay after the account has been open for a minimum of 90 days.