

## Overdraft Advance Disclosure

SnoCope's Overdraft Advance is a service offered to members on their personal checking accounts. SnoCope may honor overdrafts of individual checking accounts subject to certain conditions and limitations as set forth in this disclosure. SnoCope may subtract an overdraft fee of \$26 for each overdraft honored upon presentment.

Members with a checking account are eligible for Overdraft Advance as long as their account remains in good standing. Second chance checking accounts and minor accounts are not eligible for the Overdraft Advance program. Good standing is defined as making regular deposits and bringing their account to a positive balance at least once every 30 days; not being more than 30 days past due on a loan with SnoCope; not having caused a loss to SnoCope and not subject to any legal or administrative order or levy. Accounts must be in good standing to be eligible for the Overdraft Advance program. If a member qualifies for an Easy Line Loan the OA will be turned on upon opening the account, all other existing checking accounts and accounts that have been opened for a minimum of 90 days may automatically be eligible for the Overdraft Advance program. Members are subject to a maximum overdraft limit of \$500, including all overdraft fees. Primary or joint owners may request to remove their account(s) from the Overdraft Advance program at any time. Primary and all other owners shall be jointly and completely responsible for the overdraft including the overdraft fee.

Overdraft Advance is a non-contractual agreement between SnoCope and its members. SnoCope has the right to discontinue the program or withdraw any checking account from the program based on poor performance of the account, or failure to cover the overdrafts. SnoCope also has the right to limit participation to one account per household. SnoCope has the option to either honor the overdraft or return the item for insufficient funds even though we may have previously paid overdrafts for the member. There is no interest charged on any overdraft or unpaid overdraft charge. There will be no late charges or other fees other than the overdraft charge. SnoCope will notify the member by mail of any overdraft items paid or returned; however we have no obligation to notify you before we pay or return an item.

The following transactions may be covered under Overdraft Advance:

- Checks presented against your account
- Pre-authorized transfers
- Check order charges
- ACH transactions

The following transactions may be covered under Overdraft Advance provided you have notified us to Opt In for these types of transactions.

- ATM withdrawals and debit transactions

Overdraft items will be posted in accordance with SnoCope's existing checking procedures. Members who currently have overdraft transfer protection from savings or overdraft loans will continue to have access to those services prior to accessing Overdraft Advance. It is SnoCope's policy to provide members with every opportunity for repayment.

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**Overdraft Services Opt in/out for Check, Pre-authorized transfers, and ACH transactions:**

<input type="checkbox"/> I do want to have Overdraft Advance services extended to me and acknowledge receipt of this disclosure.	
<input type="checkbox"/> I do not want to have Overdraft Advance services extended to me.	
By signing this form, I understand that SnoCope will not cover any overdrafts to my checking account through the Overdraft Advance service and that any item(s) presented against insufficient funds will be returned unpaid with applicable NON-SUFFICIENT FUNDS fees assessed. Additionally, I understand that if I wish to have Overdraft Advance services extended to me in the future, I must meet the eligibility requirements at that time.	
Signature:	Date:
Name:	Member Number:

**Overdraft Services Opt-In for ATM and one-time Debit Card Transactions:**

<input type="checkbox"/> I want SnoCope to authorize and pay overdrafts on my ATM and everyday Debit Card Transactions.	
<input type="checkbox"/> I do not want SnoCope to authorize and pay overdrafts on my ATM and everyday Debit Card Transactions.	
Signature:	Date:
Name:	Member Number: