

Privilege Pay Disclosure

It is the policy of Ohio HealthCare Federal Credit Union to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.

The Account Information Disclosure provided to you at the time you opened your account controls the duties, obligations and rights of the Depositor, the Authorized Signatories and Ohio HealthCare Federal Credit Union with regard to your account(s). The Account Information Disclosure (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Privilege Pay Disclosure and the Account Information Disclosure. A copy of this information is available to you upon request.

Ohio HealthCare Federal Credit Union is not obligated to pay any item presented for payment if your account(s) does not contain sufficient available funds, and any discretionary payment (or other negotiation or process) by Ohio HealthCare Federal Credit Union of any non-sufficient fund check or item(s) or to provide prior notice of its decision to refuse to pay any additional non-sufficient fund check or item(s).

All Ohio HealthCare Federal Credit Union personal share draft accounts, including ATM/Debit transactions, may qualify for Privilege Pay. For qualification, you must be age 18 and over and maintain your account in good standing, which includes:

- A) Making regular deposits consistent with your past practices
- B) Depositing an amount equal to the amount or more of the Privilege Pay extended to you within each thirty (30) day period, bringing your account balance positive
- C) You are not in default on any loan or other obligation to Ohio HealthCare Federal Credit Union
- D) You are not subject to any legal or administrative order or levy
- E) No overdrawn accounts with Ohio HealthCare

You can choose to opt-out of Privilege Pay at any time while your share draft account remains open.

Our Privilege Pay program is dynamic, meaning the limit may increase or decrease daily, depending on the above set of rules. The limit may be suspended or reduced to zero when the eligibility criteria are no longer met.

The Privilege Pay limit (including fees) that may be extended to you is based on the length of time your share draft account was opened with Ohio HealthCare Federal Credit Union. The limits are as follows:

<u>Tier #</u>	<u>Description</u>	<u>Minimum Length of Membership</u>	<u>Balance Requirement</u>	<u>Privilege Limit</u>
1	Platinum	1 Year	Greater than \$5,000 Total Shares & Investments	\$1,500
2	Gold	6 Months	None	\$1,000
3	Classic	3 Months	None	\$500
4	Basic	None	None	\$250

The total of the Privilege Pay (negative) balance, including any and all fees (\$30.00 per item/Daily maximum of \$150.00), including all non-sufficient funds/overdraft fees, continuous overdraft fees and interest charges is due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable for all such amounts, as described in the Account Information Disclosure.

Ohio HealthCare Federal Credit Union reserves the right to alter or terminate Privilege Pay for any reason at any time, without notice.