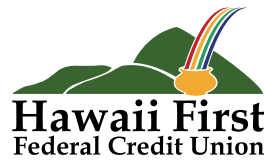


Notice of and Important Information About Overdraft Services and Charges



PO Box 446
Kamuela, HI 96743
PH: 808-885-7349
www.hawaiiirstfcu.com

What You Need to Know about Us Paying Your Overdrafts and Our Service Charges

An **overdraft** occurs when the available balance of funds in the account you have with us is inadequate to cover a check or electronic transaction (such as with your debit card or through an ATM), but we elect to pay it anyway.

We can cover your overdrafts in two different ways:

1. We have **Overdraft Privilege practices** that come with the account. They are covered in Provision 6.k. and the "Our Electronic Funds Transfer Terms" disclosure of the MSA Part 2.
2. We also offer a **Lending Overdraft Payment Service** that transfers funds from a loan (line of credit) you have with us, which may be less expensive than our standard overdraft practices. To learn more, ask us about these services or our overdraft plans or read about them in Provision 6.k. and the "Our Electronic Funds Transfer Terms" disclosures of the MSA Part 2.

This notice explains our **Overdraft Privilege practices**.

What are the Overdraft Privilege practices that come with the account?

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using the checking account number
- Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction (which generally will occur because you have not authorized a transaction, exceeded the overdraft limit, or have an outstanding balance that has not been repaid).

If we **do not** authorize and pay an overdraft, your transaction will be declined.

What service charges will be imposed if you pay my overdraft(s)?

While there is no charge to authorize us to pay your overdrafts, under our **Overdraft Privilege practices**:

- We will impose a service charge of up to **\$25.00** each time we pay an overdraft.
- There is **no limit** on the total service charges we can impose on you for overdrawing the account (though generally they will be imposed for each overdraft transaction we pay on the account).

To authorize and pay overdrafts on your ATM and everyday debit card transactions

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 808-885-7349, visit www.hawaiiirstfcu.com or complete the form below and present it at a branch or mail it to: Hawaii First Federal Credit Union, PO Box 446, Kamuela, HI 96743. You may also opt out of the service using this form.

☐ I **want** the Credit Union to authorize and pay overdrafts on my **ATM and everyday debit card transactions** made on the checking account I have with the Credit Union.

☐ I **do not want** the Credit Union to authorize and pay overdrafts on my **ATM and everyday debit card transactions** on the checking account I have with the Credit Union.

Account Owner Name (PLEASE PRINT) _____

Account Owner Signature _____

Member Number _____

Date _____

You have the right to revoke consent at any time in person, by calling us at 808-855-7349, through Online Banking, email or mailing this form to us at the address above.

A # _____ MN _____ D _____

N _____