



What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when your account's Available Balance, as defined in our Truth-in-Savings disclosures, is insufficient to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account, which we refer to as Courtesy Pay.
2. We also offer overdraft protection plans, such as a link to a savings account or personal line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices, which we refer to as Courtesy Pay.

What is the Courtesy Pay coverage that comes with my account?

We do authorize and pay overdrafts (via Courtesy Pay) for the following types of transactions:

- Checks and other transactions made using your 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 pursuant to the Courtesy Pay service at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if E-Central pays my overdraft through Courtesy Pay?

Under our Courtesy Pay service:

- We will NOT charge you a fee to cover transactions of \$5.00 or less.
- We will charge you a Courtesy Pay fee of \$29 each time we pay an overdraft for a transaction greater than \$5.00.
- We limit overdraft fees to a maximum of four (4) fees per day.

What if I want E-Central to authorize and pay overdrafts on my ATM and everyday Debit Card transactions through Courtesy Pay?

If you want us to authorize and pay overdrafts on ATM and everyday Debit Card transactions via the Courtesy Pay service you can opt in by:

1. Contacting us at 626.799.6000.
2. Completing the form below and mailing it to: E-Central, 990 S. Fair Oaks Ave., Pasadena, CA 91105.

PLEASE SELECT ONLY ONE OPTION BELOW:

Yes, I want E-Central to authorize and pay overdrafts on my ATM and everyday Debit Card transactions via Courtesy Pay. I understand that I have the right to revoke this decision at any time.

I do not want E-Central to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.

Print Name: _____ Member Number: _____

Signature: _____ Date: _____

Best Phone: _____ Is this your: Cell Home Work

Email: _____