

- A link to another account or a line of credit may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, Internet banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit [www.mymoney.gov](http://www.mymoney.gov).
- The \$27.50 Overdraft Fee is the same fee amount that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or a Returned Item Fee of \$27.50. All fees and charges will be included as part of the Member Privilege limit amount. Your account may become overdrawn more than the Member Privilege limit amount because of a fee.
- For consumer accounts, there is no limit on the total Overdraft Fees per day we will charge. These exceptions do not apply to business accounts.
- This describes the posting order for purposes of determining overdrafts. We generally post items in the following order: 1) credits, 2) ATM and debit card transactions (in the order received), 3) ACH debits (low to high by dollar amount, 4) checks (check number order). However, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Returned Item Fees assessed.
- Although under payment system rules, Kerr County FCU may be obligated to pay some unauthorized debit card transactions, Kerr County FCU will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).
- Giving us your consent to pay every day debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Member Privilege limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card. If you consent to Extended Coverage on your consumer account, it will remain on your account until you otherwise withdraw it
- Kerr County FCU authorizes and pays transactions using the available balance in your account. Kerr County FCU may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Member Privilege limit and any available overdraft protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available overdraft protection, but does NOT include the Member Privilege Limit. For accounts with Extended Coverage, the Member Privilege Limit is included in the available balance for authorizing ATM and everyday debit card transactions.
- Please be aware that the Member Privilege amount is not included in your available balance provided through online banking, mobile banking or Kerr County FCU's ATMs.
- Kerr County FCU will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Fee may be assessed.
- Except as described herein, Kerr County FCU will not pay items if your account does not contain available funds (including the Member Privilege limit) to cover the item(s) and the amount of any fee(s).
- Kerr County FCU may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Member Privilege limit (as described herein). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Member Privilege limit, is positive and then you contact us.
- Kerr County FCU may also suspend your debit card if your account is overdrawn more than thirty-two (32) consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- Kerr County FCU may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or Phone Number(s). You must contact us with your correct mailing address and/or Phone Number(s) to have your debit card reinstated.
- If your debit card is suspended, you will be unable to use your debit card for purchases or to access your account at the ATM, and if you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- New consumer accounts will receive \$500 after 90 days in good standing.
- A Member Privilege limit of \$500 will be granted to eligible Business Checking accounts opened at least 60 days in good standing.
- Member Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Member Privilege may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within thirty-two (32) days for a minimum of one business day. You must bring your account balance positive for at least 90 days to have Member Privilege reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Member Privilege, please call us at (830) 896-6800 or visit a branch.