



WHITEROSECU.COM | (717) 755-9773 | TOLL FREE (888) 755-9773

Overdraft Protection | Additional Information

- 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 (low to high by dollar amount); 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 Return Item Fees assessed.
- A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts.
- We may be obligated to pay some debit card transactions that are not authorized through the payment system but which we are required to pay due to the payment system rules, and as a result you may incur fees if such transactions overdraw your account. However, we will not authorize debit card or ATM transactions unless your account's Available Balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday 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 Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available balance. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.

Understanding Your Available Balance: Your account has two kinds of balances: Ledger Balance and Available Balance.

- We authorize and pay transactions using the Available Balance.
- Your Ledger Balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending.
- Your Available Balance is the amount available to you to use for purchases, withdrawals, or to cover transactions. The Available Balance is your Ledger Balance, less any holds due to pending debit card transactions and holds on deposited funds.
- The balance used for authorizing checks, ACH items, and recurring debit card transactions is your Available Balance plus the amount of the Overdraft Privilege limit and any available Overdraft Protection.
- The balance used for authorizing ATM and everyday debit card transactions on accounts with Standard Coverage is your Available Balance plus any available Overdraft Protection but does NOT include the Overdraft Privilege limit.

It's your life. We care.

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- The balance used for authorizing ATM and everyday debit card transactions on accounts with Extended Coverage is your Available Balance plus any available Overdraft Protection and includes the Overdraft Privilege limit.
- Because your Available Balance reflects pending transactions and debit holds, your balance may appear to cover a transaction but later upon settlement it may not be sufficient to cover such transaction. In such cases, the transaction may further overdraw your account and be subject to additional overdraft fees. You should assume that any item which would overdraw your account based on your Available Balance may create an overdraft.

Note that we may place a hold on deposited funds in accordance with our Membership and Account Agreement, which will reduce the amount in your Available Balance.

- Except as described in this brochure, we will not pay items if the available balance in your account (including the Overdraft Privilege limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Overdraft Privilege may be suspended 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 32 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the Overdraft Privilege limit reinstated.
- Overdraft Protection services allow you to link other sources you have with us to your checking account to prevent overdrafts and may be less expensive options than an overdraft.
- Overdraft Privilege allows you to overdraw your account for a fee of \$35 to pay a transaction.

Understanding Overdraft Privilege Limits

- Overdraft Privilege limits up to \$500, or \$750 for accounts with direct deposit, will be granted to eligible consumer checking accounts opened at least 35 days in good standing.
- Overdraft Privilege limits up to \$750 are available for eligible Business accounts opened at least 60 days in good standing.
- Overdraft Privilege Standard Coverage covers checks, ACH transactions (automatic debits), online bill pay items, teller window transactions, internet banking transactions, and recurring debit card transactions (automatic/pre-authorized debits that you establish, such as insurance premiums, utility bills, etc.).
- Overdraft Privilege Extended Coverage covers ATM transactions and everyday debit card transactions on your personal accounts with your prior consent, in addition to those transactions covered by Overdraft Privilege Standard Coverage. Business accounts automatically have Overdraft Privilege Extended Coverage.

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- Both Overdraft Protection and Overdraft Privilege may enable you to avoid expensive merchant returned-check charges.
- Both Overdraft Protection and Overdraft Privilege may enable you to avoid having your ATM or debit card transactions declined due to insufficient funds.
- You must deposit the full amount of the overdraft within 32 consecutive calendar days, including any fees assessed, and maintain a positive balance for at least one business day to continue to receive the Overdraft Privilege limit.
- Good account management is the best way to avoid overdrafts. Use our mobile banking, or internet banking services to help keep track of your balance.
- For additional financial education resources, please visit www.mymoney.gov.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at (717) 755-9773.

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