What is Member Privilege?  
Member Privilege® is a discretionary overdraft service, requiring no action on your part, that provides you a safety net up to an automatically assigned overdraft limit. Your Member Privilege limit may be available for checks and other transactions made using your checking account number or automatic bill payment and recurring debit card payments. Also, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit.

How does Member Privilege work?  
As long as you maintain your account in “good standing,” we may approve your overdraft items within your current available Member Privilege limit as a non-contractual courtesy.

For overdraft privilege consideration, your account is in “good standing” if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all credit union fees and charges); (2) avoid excessive overdrafts suggesting the use of Member Privilege as a continuing line of credit; and (3) there are no legal orders, levies or liens against your account.

Please note that the amount of the overdraft plus our paid item OD fee of $35 for each item will be deducted from your overdraft limit. If the item is returned, the returned item non-sufficient funds (NSF) fee of $35 will be deducted from your account. No interest will be charged on the overdraft balance.

*Please refer to the overdraft (OD) policy for additional details.

What does Member Privilege cost?  
There is no additional cost associated with this privilege unless you use it. You will be charged our paid item OD fee of $35 for each overdraft item created by a traditional paper-based check, a teller withdrawal, an automatic payment (ACH) transaction or a recurring debit card payment. Also, if you have requested us to do so, we may authorize and cover ATM transfers or withdrawals and everyday debit card purchases.

For example, three paid items in one day will result in $105 in paid item OD fees. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

What is my Member Privilege limit? If I have two checking accounts, can I get Member Privilege on both?  
Your Member Privilege limit is $1,000. We reserve the right to limit participation to one account per person or per household, for joint accounts.

How quickly must I repay my Member Privilege?  
You should make every attempt to bring your account to a positive end-of-day balance as soon as possible, and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from Guardian Credit Union informing you that your Member Privilege limit has been suspended and additional items will be returned.

How do I know when I use the overdraft limit?  
You will receive an overdraft notice each time items are paid, including fees. You will need to subtract the total fees when balancing your checkbook.

What are some of the ways I can access my Member Privilege limit? Will my limit be reflected in the balance I receive?  
The chart below shows the different ways you can access your Member Privilege limit and indicates whether or not this limit will be reflected in the balance provided.

<table>
<thead>
<tr>
<th>Access Points</th>
<th>Is my Member Privilege limit available?</th>
<th>Does the balance provided reflect my Member Privilege limit?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teller</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Writing A Check</td>
<td>Yes</td>
<td>NA</td>
</tr>
<tr>
<td>Debit Card (recurring)</td>
<td>Yes</td>
<td>NA</td>
</tr>
<tr>
<td>Debit Card (everyday)</td>
<td>No*</td>
<td>NA</td>
</tr>
<tr>
<td>ATM Withdrawal</td>
<td>No**</td>
<td>No</td>
</tr>
<tr>
<td>ACH-Auto Debit</td>
<td>Yes</td>
<td>NA</td>
</tr>
<tr>
<td>Guardian Online</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Bill Pay</td>
<td>Yes</td>
<td>NA</td>
</tr>
<tr>
<td>Guardian Line</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Guardian Mobile</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

**Member Privilege service will be made available for ATM or everyday debit card transactions upon your request. Call 414.546.7450, visit guardiancu.org or visit one of our branches to arrange for your ATM and debit card coverage.

What if I go beyond my Member Privilege limit?  
Overdrafts above and beyond your established Member Privilege limit may result in checks or other items being returned to the payee. The returned item non-sufficient funds (NSF) fee of $35 will be charged per item and assessed to your account. An NSF notice will be sent to notify you of items paid and/or returned.
How soon can I use my Member Privilege?
If you are a new member, this is offered at account opening unless otherwise stated, assuming your account is in “good standing” as defined in this brochure.

What are some other ways I can cover overdrafts at Guardian Credit Union?
The best way to avoid overdrafts and fees is to keep track of your account balance by entering all checks, debit card purchases and ATM withdrawals in your check register, reconcile your checkbook regularly and manage your finances responsibly. However, if a mistake occurs, Guardian Credit Union offers ways to cover overdrafts in addition to Member Privilege.

<table>
<thead>
<tr>
<th>Ways to Cover Overdrafts at Guardian Credit Union</th>
<th>Example of Associated Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good account management</td>
<td>$0</td>
</tr>
<tr>
<td>Link to savings account</td>
<td>$6 transfer fee</td>
</tr>
<tr>
<td>Member Privilege</td>
<td>Paid item overdraft (OD) fee of $35 for each item</td>
</tr>
</tbody>
</table>

*These costs are provided only as examples. Please ask us about our specific products and fees.

How do I add or remove Member Privilege on my checking account?
Please call 414.546.7450 or stop by any branch.

An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) credit union service charges; or (5) the deposit of items which, according to the credit union’s Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds.

As long as you maintain your account in “good standing” we may approve your overdraft items within your current available Member Privilege limit as a non-contractual courtesy. For overdraft consideration, your account is in “good standing” if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all credit union fees and charges); (2) avoid excessive overdrafts suggesting the use of Member Privilege as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

In the normal course of business, we generally pay electronic transactions first and then checks in the order they are received, per the credit union’s policy. We reserve the right to change the order of payment at any time without notice to you. Also, please be aware that the order of item payment may create multiple overdraft items during a single banking day for which you will be charged our paid item OD fee of $35 for each overdraft item paid.

You may opt out of the privilege at any time, but you are responsible for any overdraft balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft plus the credit union’s paid item OD fee of $35 per item will be deducted from the overdraft limit.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above. If based upon our review of your account management, we determine that you are using Member Privilege excessively or seem to be using Member Privilege as a regular line of credit, you will be charged a returned item non-sufficient funds (NSF) of $5 for each item returned.

You will be promptly notified of any non-sufficient funds items paid or returned that you may have. However, we have no obligation to notify you before we pay or return any item. The amount of any overdraft including our paid item OD fee of $35 and/or a returned item non-sufficient funds (NSF) fee of $35 that you owe us shall be due and payable upon demand but, if no demand is made, no later than 30 calendar days after the creation of the overdraft. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts inclusive of fees.

Member Privilege should not be viewed as an encouragement to overlook your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in your check register, reconcile your checkbook regularly and manage your finances responsibly. If you would like to have this service removed from your account, please call 414.546.7450.

Please note that your Member Privilege limit may be available for each item paid under the limit created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, an automatic bill payment or recurring debit card payments. Also, at your request, we may authorize and allow ATM transfers or withdrawals and everyday debit card purchases using your card. The limit will not be included in the balance provided during an inquiry.

LIMITATIONS: Member Privilege is a non-contractual courtesy that’s available to individually jointly owned accounts in “goodstanding” for personal or household use. Guardian Credit Union reserves the right to limit participation to one account per household and to suspend, revoke or discontinue this service without prior notice.

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Guardian Credit Union Locations

MEMORIAL FALLS
W186 N9559 Bancroft Drive
7801 S. Howell Avenue

OAK CREEK
1025 Milwaukee Avenue

Waukesha
1501 E. Sunset Drive

West Allis
11220 W. Oklahoma Avenue

West Milwaukee
4501 W. Greenfield Avenue

414.546.7450
800.556.5154
guardiancock.org

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