

CITY CO FEDERAL CREDIT UNION

220 Grant Street • Pittsburgh, PA 15219-2123 • Phone 412.350.5957 • Fax 412.281.9158

Overdraft Advancesm (Courtesy Pay) Disclosure Letter

Dear Member:

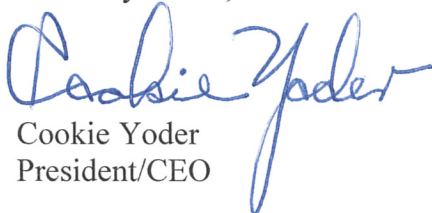
At City Co Federal Credit Union, we are always looking to find new and better ways to serve you, our member. Starting January 14, 2014, we will begin providing you with a special program called "Courtesy Pay" for members ages 18 years and older with a personal share draft/checking account open for at least 90 days. Overdraft Advance provides a cushion that will permit you to overdraw your account up to a \$500.00. By paying your overdraft in this way, you will eliminate the extra expense and potential embarrassment of having an item returned.

Overdraft Advance is a non-contractual agreement that requires no action on your part for the standard service. There is an additional Overdraft Advance opt-in service where ATM and one-time debit card transactions may be covered by Overdraft Advance. The current overdraft protection arrangements will remain in place exactly as they are now. Overdraft Advance services will only be activated if there are insufficient funds available from your other accounts. This coverage will be extended to you as long as your account remains in good standing. Most transactions (such as share draft/checks, ACH, etc.) that overdraw your personal share draft/checking account will be covered up to the \$500.00 limit. We will apply an insufficient funds fee of \$33.00 for each transaction that we honor and will notify you each time your Overdraft Advance service is activated. Once your Overdraft Advance service has been activated, it is your responsibility to correct any balance deficiency as quickly as possible. City Co Federal Credit Union expects you to make a deposit covering your overdraft and fees within 30 days. After that time, our normal collection process begins.

You are a valued member of City Co Federal Credit Union and we hope that you find Overdraft Advance beneficial. At City Co Federal Credit Union, we believe Overdraft Advance is one more way we can let you know how much we appreciate your membership. If you do not wish to have this service, complete and sign the Option to Waive on the reverse side of this letter and return to us by January 10th 2014.

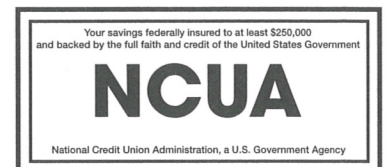
Not all members will be eligible for Overdraft Advance. Please read the disclosure printed on the back of this letter for detailed information on this service and the eligibility restrictions. If you have any questions after reading this disclosure, please feel free to call us at (412) 350-5957 and one of our Member Service Representatives will be able to assist you.

Sincerely Yours,


Cookie Yoder
President/CEO



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



**City Co Federal Credit Union's
Overdraft Advance Disclosure
Effective: January 14th 2014**

City Co Federal Credit Union's Overdraft Advance is a service offered to our members on their personal share draft/checking account. City Co Federal Credit Union may honor overdrafts of individual share draft/checking accounts subject to certain conditions and limitations as set forth in this disclosure. City Co Federal Credit Union may subtract an overdraft fee up to \$33.00 for each overdraft honored upon presentment.

All members, 18 years of age and older are eligible for Overdraft Advance as long as their account remains in good standing. Good standing is defined as making regular deposits and bringing their account to a positive balance at least once every 30 days; not being more than 14 days past due on a loan with City Co Federal Credit Union; not having caused a loss to City Co Federal Credit Union and not subject to any legal or administrative order or levy. Accounts must be in good standing to be eligible for the Overdraft Advance program. All existing share draft/checking accounts and /or account that have been opened for a minimum of 90 days may automatically be eligible for the Overdraft Advance program. Members are subject to a maximum overdraft limit, including overdraft fees, of \$500.00. Primary and/or joint owners may request and/or remove their account(s) from the Overdraft Advance program at any time. Primary and all other owners shall be jointly and completely responsible for the overdraft including the overdraft fee.

Overdraft Advance is a non-contractual agreement between City Co Federal Credit Union and its members. City Co Federal Credit Union has the right to discontinue the program or withdraw any share draft/checking account from the program based on poor performance of the account, or failure to cover the overdrafts. City Co Federal Credit Union also has the right to limit participation to one account per household. City Co Federal Credit Union has the option to either honor the overdraft or return the item for insufficient funds even though we may have previously paid overdrafts for the member. There is no interest charged on any overdraft or unpaid overdraft charge. There will be no late charges or other fees other than the overdraft charge. City Co Federal Credit Union will notify the member by mail of any overdraft paid or returned; however we have no obligation to notify you before we pay or return an item.

The following transactions may be covered under Overdraft Advance without the opt-in:

- Checks and other debits cashed at a teller's window
- ACH debits and withdrawals
- Service or check charges
- Pre-authorized internal debits
- Checks issued to a third party

Overdraft items will be posted in accordance with City Co Federal Credit Union's existing share draft/checking procedures.

Members who currently have overdraft transfer protection from will continue to have access to this service prior to accessing Overdraft Advance.

It is City Co Federal Credit Union's policy to provide members with every opportunity for repayment.

The Overdraft Advance opt-in option allows City Co Federal Credit Union to authorize ATM and one time debit card transactions when enough funds are not available.

Option to Waive All Overdraft Advance Services:

Fax (412-281-9158), bring or send this form to the credit union.

I **do not** wish to have Overdraft Advance services extended to me. By signing this form, I understand that City Co Federal Credit Union will not cover overdrafts to my share draft account through the Overdraft Advance service and that any item(s) presented against insufficient funds will be returned unpaid with applicable NON-SUFFICIENT FUNDS fees assessed. Additionally, I understand that if I wish to have Overdraft Advance services extended to me in the future, I must meet the eligibility requirements at that time.

Signature: _____

Date: _____

Name: _____

Member Number: _____

**Overdraft Advance Opt-In option for ATM and one-time debit card transactions
Fax (412-281-9158), bring or send this form to the credit union.**

I **do** wish to have Overdraft Advance services extended to me on ATM and one-time debit card transactions. By signing this form, I understand that City Co Federal Credit Union will authorize these transactions to my share draft account through the Overdraft Advance service. Additionally, I understand that I may receive up to a (\$33.00) fee per item. If I wish to have any Overdraft Advance services discontinued in the future, I may do so at any time.

Signature: _____

Date: _____

Name: _____

Member Number: _____

Email Address (for opt-in confirmation response only) : _____