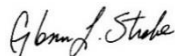


Other Important Information

- Linking to a sub-account or a line of credit is a less expensive option than using the Overdraft Privilege Service. 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. Please be aware that the Overdraft Privilege Service limit amount is not included in your balance provided through internet banking, mobile banking, or Air Academy Federal Credit Union's ATMs.
- The \$32 Overdraft Privilege Service 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 fee of \$32 and there is no daily limit on fees. All fees and charges will be included as part of the Overdraft Privilege Service limit amount. Your account may become overdrawn in excess of the Overdraft Privilege Service limit amount as a result of a fee.
- We generally post items as they are received in the following order: 1) ACH Credits, 2) ACH Debits, 3) Share Drafts: however, exceptions may occur. Additionally, Debit Card and ATM Transactions are processed when the transaction occurs and as a result may be posted before or after any of the numbered items listed depending when the transaction was made. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of Overdraft Privilege Service Fees or Return Item Fee Assessed. Funds deposited through alternative means, such as Remote Deposit Capture, will be credited to your account per the terms of the service and may post outside of the general posting order listed above.
- Air Academy Federal Credit Union may be obligated to pay some unauthorized debit card transactions under payment system rules, but Air Academy Federal Credit Union may not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transaction(s) and any fee(s).
- Giving us your consent to pay every day debit card and ATM overdrafts on your consumer account may result in you incurring Overdraft Privilege Service Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Privilege Service Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege Service limit and may also help you avoid overdrafts in excess of your available funds.
- Air Academy Federal Credit Union authorizes and pays transactions using the available balance in your account. The available balance is comprised of the ledger balance (total balance in your account) less any debit card holds and does not include any deposited funds which are on hold. Air Academy Federal Credit Union may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure. The available balance in your account will also be impacted by any other holds imposed by the credit union and/or holds requested by you. The available balance in your account is the balance utilized when determining whether any available overdraft protection and/or Overdraft Privilege Service applies to any transaction.
- The available balance, for Overdraft Privilege Service purposes, is the available balance in the account your Overdraft Privilege Service is provided on and does not include balances in other sub-accounts you may have at Air Academy Federal Credit Union. If the available balance is insufficient to cover a transaction, any available overdraft protection and/or the amount of the Overdraft Privilege Service, including the applicable Overdraft Privilege Service Fee, may be utilized to authorize and pay a transaction or may be utilized when a transaction is declined or returned if the item cannot be paid. While reviewing your available balance, keep in mind that pre-authorized debits from your account, such as share-draft items or electronic transfers may not yet have cleared your account. When these items do clear your account, they will impact your available balance.
- Air Academy Federal Credit Union 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 Privilege Service Fee may be assessed.
- Except as described in this letter, Air Academy Federal Credit Union will not pay items if your account does not contain available funds (including the Overdraft Privilege Service limit) to cover the item(s) and the amount of any fee(s).
- Overdraft Privilege Service 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 32 days for a minimum of one business day. Overdraft Privilege Service is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- 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 Overdraft Privilege Service, please call us at 800.223.1983 or visit a branch.

Sincerely,



Glenn Strebe
President/CEO
Air Academy Federal Credit Union