



NO BOUNCE DISCLOSURE

There are several ways your account can become overdrawn, including but not limited to:

- A) Outstanding obligations that you approved including checks, electronic funds transfer and other withdrawal requests and payments
- B) Return of an unpaid item deposited in your account
- C) MHV service charges
- D) Holds on deposits according to MHV's Funds Availability Policy
- E) The order in which items post to your account
- F) Reoccurring ATM and debit card transactions outside of your available balance
- G) One-time ATM and debit card transactions outside of your available balance (*Opt In Required*)

Point-of-Sale transactions may not be posted in the order in which they are authorized, and the order in which these transactions are authorized may impact the total amount of fees incurred upon posting. ACH items and checks are posted in the order received. When multiple checks are received in a single file, they will be posted in check number order. Each time you overdraw your account you are charged a fee in accordance with MHV's Fee Schedule.

As a courtesy service, MHV automatically enrolls qualified members in good standing to the MHV No Bounce Courtesy Pay Program, including those 21 years of age and over with personal accounts open for at least 30 days, or business accounts open for at least 60 days. Without MHV's No Bounce Courtesy Pay Program, a transaction without available funds would have been denied and you will incur a fee in accordance with MHV's Fee Schedule. With MHV's No Bounce Courtesy Pay Program, a transaction without available funds that would have resulted in an overdraft MAY be honored and you will incur a fee. The amount of your No Bounce Courtesy Pay Coverage is determined daily at MHV's discretion, calculated using your deposits in the most recent 32 day period, ranging from \$250-\$2,500 in coverage. Notices will be mailed upon initial use and periodically until all negative funds have been repaid or your account will be closed. All No Bounce Courtesy Pay Coverage amounts extended to you, including all related fees are due and payable on demand. No Bounce Courtesy Pay does not guarantee any payment over your available balance and MHV reserves the right to limit participation and to suspend, revoke, or discontinue this service without prior notice. MHV No Bounce Courtesy Coverage may be removed if

- A) your account is negative for greater than 30 days,
- B) your MHV loan or other obligation to MHV is in default,
- C) your accounts are subject to any legal order, levy or lien and/or
- D) you have caused a monetary loss to MHV.

You may also OPT IN to No Bounce for ATM and Everyday Debit Card transaction Courtesy Pay Coverage to have ATM and one time debit card transactions eligible for courtesy coverage.

No Bounce Coverage is not an overdraft line of credit and should not be viewed as an encouragement to overdraw 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 check book regularly, and manage your finances responsibly. You may opt out of either No Bounce Coverage at any time by contacting MHV at 845.336.4444 or by visiting any branch location during business hours.