<div align="center">Explanation of Extended Overdraft Coverage</div>

Overview of Coverage

We currently provide Extended Overdraft Coverage on your account for ATM and everyday debit card transactions. This means if you attempt to spend or withdraw more money than you have in your account, we may decide to pay the overdrawn amount. Having this coverage does not guarantee that we will pay your overdrafts. If we do, we will charge you fees. This coverage differs from other overdraft services we offer, such as linking to a savings account or an overdraft protection loan.

Your Right to Opt Out of Extended Overdraft Coverage

You may tell us **not** to pay overdrafts for ATM and everyday debit card transactions. If you do, we will decline these transactions if you do not have enough money in your account to cover them. As a result, you may pay fewer overdraft fees.

Your decision to opt out will not affect whether we pay overdrafts for checks and other transactions made using your checking account number. We may still cover these transactions and charge you a fee. See below for more information about your overdraft coverage, including how to contact us to opt out.

Overdraft Fees

- We will charge you a fee of up to $30 each time we pay an overdraft
- There is no limit on the total fees we can charge you for overdrawing your account

Other Ways We Can Cover Your Overdrafts

We offer other ways of covering your overdrafts that may be less expensive, such as linking your account to a savings account or an overdraft protection loan. Contact us to learn more about these options.

How to Opt Out or Get More Information

To opt out of extended overdraft coverage, please:

- Contact us at 804–748–9488, option 2
- Visit our website at argentcu.org
- Complete the form below and mail it to P.O. Box 72, Chesterfield, VA 23832 or fax it to 804–748–5441

_____   I do **NOT** want Argent Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____   Account Number: _____

Date: _____

CREDIT UNION USE ONLY
Date: _____
Teller ID: _____
Confirmation: _____