

PREMIUM OVERDRAFT PROTECTION



Grow
WEST

PROTECTING YOUR ACCOUNT

It's rare when it happens, but occasionally, unexpectedly, incoming funds and outgoing payments do not always arrive in your account when you anticipate. Even in the modern technological age, checks are still sometimes "in the mail." One way we help our members to avoid these hiccups is by introducing our new Premium Overdraft Protection for most of our checking accounts to help our members protect your accounts.

ENROLLMENT

If you are eighteen and older and have a qualifying draft account, you are automatically enrolled. If your account should become overdrawn, you will have access to Premium Overdraft service to cover your purchases or payments. Depending on the account, your coverage level may vary, and a fee will be assessed, but you may be assured that your transactions will be processed without delay.

One of the best features of Premium Overdraft Protection is the monthly cost: it's complimentary with most draft products we offer to our members. [See Schedule.](#)

PREMIUM OVERDRAFT LEVELS

| | |
|------------------------------|----------|
| Commercial Checking | \$ 2,000 |
| Badlands Gold Checking | \$ 1,000 |
| Kasasa Cash Checking | \$ 1,000 |
| Small Business Checking | \$ 1,000 |
| Non-Profit Business Checking | \$ 1,000 |
| Badlands Checking | \$ 500 |
| Kasasa Cash Back Checking | \$ 500 |

EXCEPTIONS AND EXCLUSIONS

While most of our draft accounts are covered by Premium Overdraft Protection, eChecking accounts and trust accounts do not qualify for this service. Members are welcome to opt out of Premium Overdraft Protection, simply

contact a Member Service Representative and ask to be unenrolled.

If a member has a loan account with Dakota West that falls more than eleven days past due, Premium Overdraft Protection will no longer be available. Once the loan is brought current, the service will be restored. If the account remains overdrawn and is not remediated within 60 days, the account will be closed.

PRIVILEGE PAY

For our member who previously enrolled in Privilege Pay, this service has been concluded and all qualifying Privilege Pay members can now utilize Premium Overdraft Protection in its place. We welcome Premium Overdraft Protection to our institution offerings as one more way we continue to improve the services we provide to our members.



Payment of Overdraft Disclosure

We offer standard overdraft services, this service allows us to authorize payment for the following types of transactions regardless of whether your share or deposit account has sufficient funds: (1) share drafts/checks and other transactions made using your checking account, except as otherwise described below; (2) automatic bill payments; (3) and ACH transactions. For ATM and one-time debit card transactions, you must affirmatively consent to such coverage. Without your consent, the Credit Union may not authorize and pay an ATM or one-time debit card transaction that will result in insufficient funds in your account. If you have established a service linking your share or deposit account with other individual or joint accounts, you authorize us to transfer funds from another account of yours to cover an insufficient item, including transfers from a share or deposit account, an overdraft line-of-credit account, or other account you so designate. Services and fees for these transactions are shown in the document the Credit Union uses to capture your affirmative consent and the Schedule of Fees and Charges. Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay such items that result in an insufficiency of funds in your account, we do not agree to pay them in the future and may discontinue coverage at any time without notice. If we pay these items or impose a fee that results in insufficient funds in your account, you agree to pay the insufficient amount, including the fee assessed by us, in accordance with our standard overdraft services or any other service you may have authorized with us or, if you do not have such protections with us, in accordance with any overdraft payment policy we have, as applicable.

For more information, please see the [membership agreement](#).