

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 in order to help our members protect your accounts.

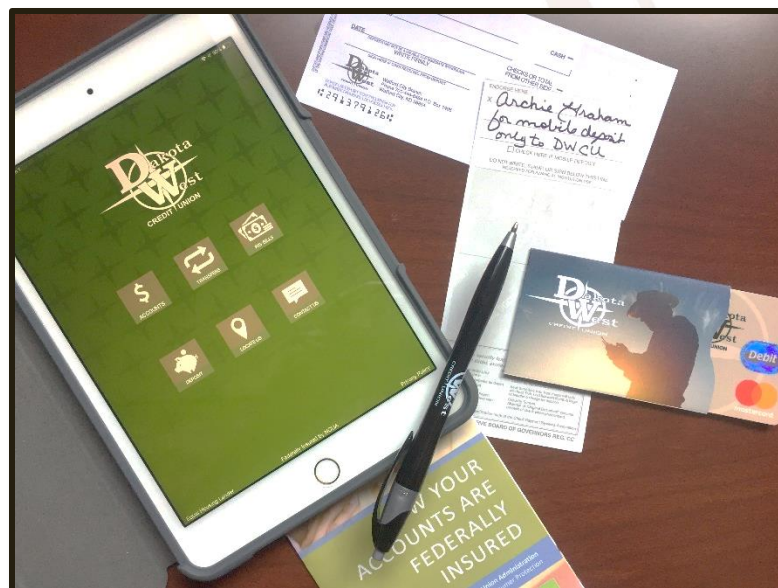
ENROLLMENT

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.

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.



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

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.

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.