

**Addendum to
Important Account Information for Our Business Members
Terms and Conditions, Rev. 4/13**

THE FOLLOWING CHANGES ARE EFFECTIVE AS OF SEPTEMBER 1, 2014:

In the **TERMS AND CONDITIONS, TABLE OF CONTENTS**, the following heading is added directly following the **WITHDRAWALS** section, on page 1:

BUSINESS COURTESY PAY.....3

In the **TERMS AND CONDITIONS**, in the **WITHDRAWALS** section, the following stricken language is removed from the paragraph **Overdrafts**, on page 3:

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts, ~~except for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted in to that service.~~ We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

In the **TERMS AND CONDITIONS**, the following paragraph is added directly after the **WITHDRAWALS** section, on page 3:

BUSINESS COURTESY PAY - Business Courtesy Pay is a service that allows us to pay an item presented for payment against your checking account even if it causes the account to become overdrawn. This may include checks (share drafts), ACH, in-person withdrawals, ATM withdrawals, debit card and Bill Pay transactions.

Business Courtesy Pay may provide certain accountholders in “good standing” with the ability to overdraw their checking account up to the Courtesy Pay limits based upon several factors and the account types below:

- Business Free Checking Up to \$1,000 Business Courtesy Pay limit
- Business Growth Checking Up to \$3,000 Business Courtesy Pay limit

If your account is in good standing, defined as: A) your checking account has been open for at least 60 days; B) making regular deposits sufficient to cover transactions; C) bringing the account to a positive balance at least once every 10 days or less; D) there are no legal orders outstanding

on your account; and E) you do not have any loans with us that are 30 or more days past due, we may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal Non-Sufficient Funds or Business Courtesy Pay charge(s). Whether we pay or return an item, your account will be assessed a fee for each transaction, either as a Business Courtesy Pay charge or a Non-Sufficient Funds charge, but you will not be charged both fees.

This non-contractual courtesy of paying overdrafts for checks (share drafts), ACH, in-person withdrawals, ATM withdrawals, debit card and Bill Pay transactions requires no account-holder action or additional agreements to be signed. Business Courtesy Pay is not a loan, and it costs nothing unless the privilege is used - by initiating checks, electronic funds transfers, or other payment or withdrawal requests for more than is on deposit in the account. If you maintain the account in good standing and have need for this "courtesy", we may, at our sole discretion, pay the item(s) up to the authorized limit, and we will charge the account our normal Non-Sufficient Funds or Business Courtesy Pay charge for each item that overdraws the account.

Although you are not charged for using Business Courtesy Pay unless you have an overdraft, you may opt-out of Business Courtesy Pay at any time. If you do not want Business Courtesy Pay eligibility, you must advise us to not pay your overdrafts with these funds by informing us of your decision to opt-out in writing.

If you have established other overdraft protection methods, such as a line of credit or automatic transfer from your other accounts, we will always look to pay any overdraft by those other methods first before paying your overdraft utilizing Business Courtesy Pay and imposing a Business Courtesy Pay fee for each overdraft we pay.