



OVERDRAFT LOAN AGREEMENT

I understand that the Overdraft Loan is designed to assist me in clearing my negative checking account balance with Neighborhood Credit Union and that Courtesy Pay will be revoked from my account. After the loan is paid in full, Courtesy Pay for checks and ACH will be restored automatically.

I understand that once I complete payment of the Overdraft Loan, that the reinstatement of ATM and debit card Courtesy Pay is at the discretion of Neighborhood Credit Union and is based on a review of my account and financial status.