

**ADDENDUM TO YOUR TRUTH IN SAVINGS DISCLOSURE AND  
ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT**

*Please read this Addendum completely and retain it with your personal records. This Addendum becomes a part of Louisiana Federal Credit Union's Truth in Savings Disclosure. This Addendum becomes effective August 1, 2010. All other terms and conditions of your Truth in Savings Disclosure, as amended, remain in force.*

**The following language on "Courtesy Pay Program" has been added to the "General Terms and Conditions of Your Credit Union Accounts" section of your Truth in Savings Disclosure.**

**COURTESY PAY PROGRAM**

The Credit Union recognizes that sometimes you may overdraw your checking account. In such cases the Credit Union may decide to honor checks for which there are insufficient funds. This is the Credit Union's Courtesy Pay Program. The Credit Union provides the Courtesy Pay Program as an accommodation to you and is not obligated to do so, even when it has done so in the past. You do not apply for this service.

The Credit Union may honor overdrafts, including share drafts, MasterCard Debit transactions, and ACH items. If you opt-in the Credit Union may honor overdrafts for ATM and one-time debit card transactions. Your account is entitled to the program so long as you meet all of the following:

- minimum age of 18 years old with a valid mail address
- cannot be delinquent on any loans with the Credit Union
- cannot have any charged off loans or shares
- Checking account must have a direct deposit of at least \$300 in the past 30 days

When an overdraft is covered, the account will be taken negative by the dollar amount of the overdraft plus the amount of the Courtesy Pay fee. If we honor multiple overdrafts, we may honor them in any order at the Credit Union's option or return any such items. The maximum dollar amount of overdrafts the Credit Union will cover for each member is \$300, including the Courtesy Pay fee.

When the Credit Union honors items, you must deposit funds immediately, but in no case more than thirty (30) days from the date of the earliest overdraft. If you fail to cover the total overdraft amount within thirty (30) days, the Credit Union may pursue all collection options available to it. The Credit Union may, but is not obligated to, transfer funds from your other accounts with us to cover the overdraft.

The Courtesy Pay Program fee can be up to \$30, depending on your Member Relationship Category regardless of the amount the account is overdrawn and will be charged for each overdraft item presented and paid by the Credit Union. The charge for the Courtesy Pay service is described in our Fee Schedule. There is no limit in daily fees we can charge you for overdrawing your account. We offer other ways of covering your overdrafts that may be less expensive, such as linking your account to another account with us in or an overdraft line of credit. Contact us to learn more about these options.

The Courtesy Pay Program is a discretionary privilege offered to members and not a right of membership. Courtesy Pay allows Louisiana Federal Credit Union to provide a higher level of service to our members by helping to protect your account and reputation when an inadvertent overdraft occurs. The Credit Union encourages you to properly maintain your accounts with us. You agree that the Credit Union will not be held liable for either paying or refusing to pay any overdraft item. The Credit Union reserves the right to discontinue this service at any time without any notice.

If you do not want the Courtesy Pay Program, you must inform the Credit Union by sending written notice to Louisiana FCU, P.O. Box 1956, La Place, Louisiana 70069-1956 or call us at 985.652.4990 or toll free at 888.652.4990.