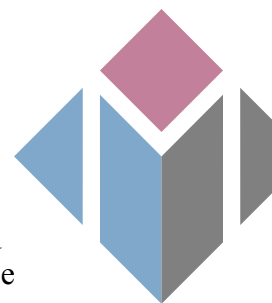


# Courtesy Pay Program Disclosure

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This disclosure describes the Courtesy Pay Program offered to MSGCU members (designated as “you”, “your”, or “the Depositor”). It is the policy of MSGCU to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards. All guidelines that pertain to this service are included with this disclosure.

Courtesy Pay is an enhancement to your account that allows for a check, automatic recurring bill payment, and Automated Clearing House (ACH) transaction to be processed when the amount withdrawn exceeds the amount in your account. We will not process any transaction that occurs at an ATM or through an everyday one-time debit card transaction when the amount withdrawn exceeds the amount in your account, unless you provide your affirmative consent for us to do so. You have the right to revoke this authorization at any time.

Based on your account history, MSGCU may cover the amount of the transaction to an aggregate Courtesy Pay privilege limit. This discretionary service prevents you from incurring additional Non-Sufficient Funds fees and allows you to avoid the embarrassment of a denied transaction or returned check. There is no additional cost above the Courtesy Pay fee (per occurrence) for this service.

The Courtesy Pay privilege is not a line of credit. However, if you overdraw your account, MSGCU will have the discretion to pay the overdraft, subject to the Courtesy Pay limit and the amount of the Courtesy Pay fee (per item). If multiple items are presented against your account on the same day, each item will be assessed the Courtesy Pay fee. Please refer to the current MSGCU Fee Schedule. Transactions may not be processed in the order in which they occur; the order in which transactions are received by MSGCU and processed can affect the total amount of overdraft fees incurred.

MSGCU is not obligated to pay any item presented for payment if your account does not contain sufficient available funds, and any discretionary payment (or other negotiation or processing) by MSGCU of any non-sufficient fund check or draft (or other item) does not obligate MSGCU to pay any additional non-sufficient fund check or item or to provide prior notice of its decision to refuse to pay any additional non-sufficient fund check or item. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.