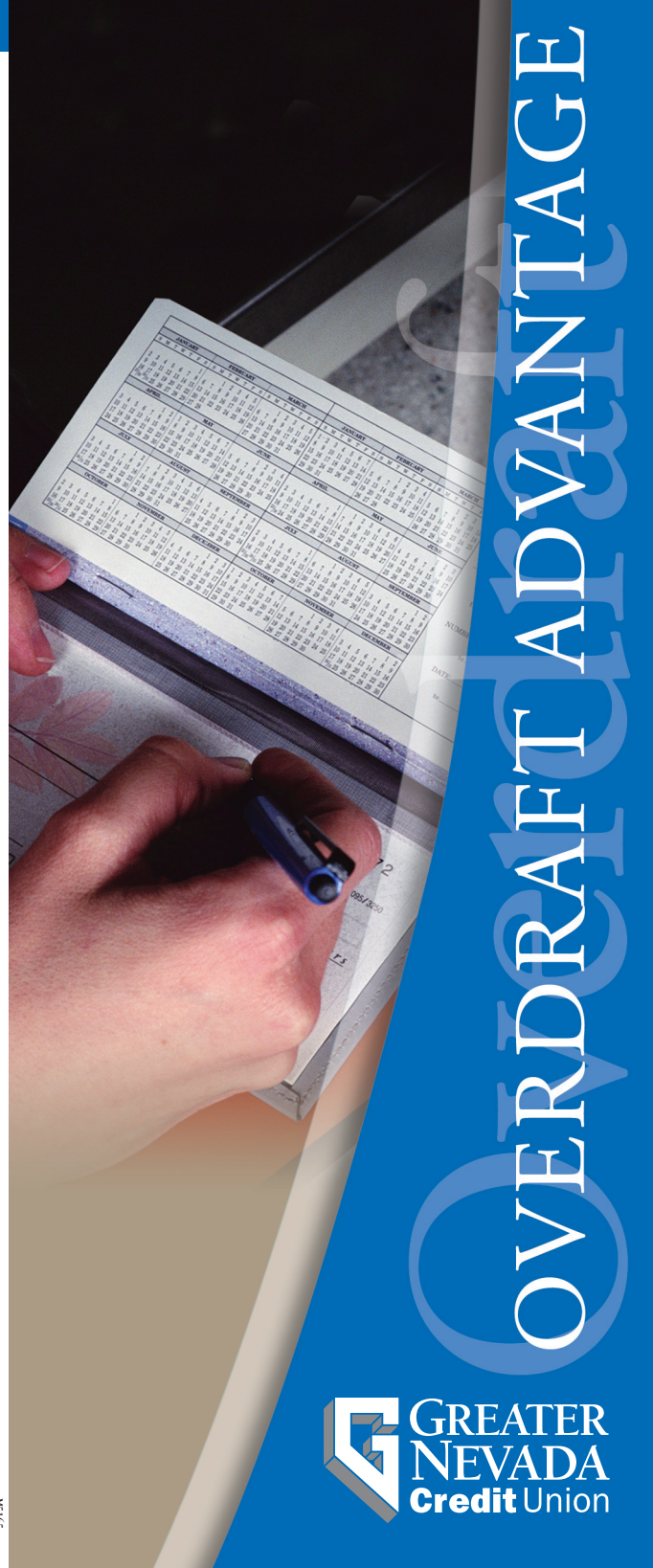


■ HOW DO I SIGN UP?

You do not need to sign up. Greater Nevada automatically provides this service to our valued members who meet the eligibility requirements. If for some reason you would rather not have Overdraft Advantage privileges or if you have any questions please let us know by calling us at (775) 882-2060 or (800) 421-6674 or visiting your local branch.

■ CAN I GET OVERDRAFT ADVANTAGE COVERAGE FOR MY DEBIT AND ATM TRANSACTIONS?

Yes. Due to recent government regulations we no longer provide this coverage automatically to those who qualify. If you would like the added benefit of having your debit and ATM transactions covered by Overdraft Advantage please let us know by calling us at (775) 882-2060 or (800) 421-6674 or visiting your local branch.



In today's busy world, you can find a lot of things to worry about. Overdrawing your checking account does not have to be one of them, because Greater Nevada Credit Union provides you with "Overdraft Advantage" privileges. So, even if you accidentally overdraw your account, we've got you covered up to \$500.

- Avoid merchant returned check fees
- Protect your credit rating
- Get peace of mind and financial breathing room

■ WHAT CAN OVERDRAFT ADVANTAGE DO FOR ME?

Plenty. Anyone who has had a check returned knows how quickly a small mistake can turn into big consequences. First, there are substantial returned check fees charged by the merchant or creditor who received your check. Then come the collection fees and embarrassing phone calls. Finally, the whole mess could be forwarded to a major credit agency.

Thanks to the Greater Nevada Overdraft Advantage program, you may be able to avoid these problems.

■ HOW DOES IT WORK?

As a member in good standing, you have developed a positive relationship with Greater Nevada. In view of this, Greater Nevada may cover checks that overdraw your personal checking account up to \$500, including fees.

For each check that Greater Nevada covers, we charge a \$32 Non Sufficient Funds (NSF) fee. Greater Nevada will mail a notice to you each time your Overdraft Advantage is used. Keep in mind that transactions may not be processed in the order in which they occurred, but rather in the order in which they are received by Greater Nevada. If you have a question about your account, you can call us or visit gncu.org and use Greater Nevada's eBranchSM to view your account history.

■ SOUNDS EASY. WHAT'S THE CATCH?

There is no catch, just the personal responsibility that we would expect from any member of the credit union. Once your Overdraft Advantage privileges have been used to cover an overdraft, it is your responsibility to correct any balance deficiency. Your next direct deposit or other deposit will be used to cover your overdraft. You are required to bring your account positive within 20 days. If your account is overdrawn more than 20 days, your Overdraft Advantage privileges will be revoked and our normal collection process will begin.

Your Overdraft Advantage privileges will also be revoked if you fail to maintain any Greater Nevada accounts as agreed. We trust you will agree it is important to promptly meet your financial obligations to preserve your good standing with the credit union and to prevent any collection activity.

■ WHICH ACCOUNTS ARE ELIGIBLE?

Regular checking accounts (does not include Money Market accounts) offered by Greater Nevada that have been opened for over 90 days are eligible, provided the account owners meet the eligibility requirements listed below.

If you have more than one checking account, the applicable limit will be split between them. If you want the limit allocated differently, please contact us.

■ WHO'S ELIGIBLE?

Members age 18 years and older, whose Greater Nevada accounts are in good standing, are eligible for the Overdraft Advantage program.

■ WHAT IF I ALREADY HAVE OVERDRAFT PROTECTION?

Your current overdraft protection arrangements will remain in place. Overdraft Advantage will only be used if there are insufficient funds available from those accounts or lines of credit.

