



Having a transaction returned due to non-sufficient funds can be expensive and embarrassing. That's why FedStar now offers StarAssurance Pay, an overdraft protection program that provides an added level of financial protection when you need it most.

>What is FedStar StarAssurance Pay?

FedStar StarAssurance Pay is a privilege intended to save you from additional merchant fees or other problems that may result if funds aren't available at the time of withdrawal. Through this program, FedStar may pay, rather than return, non-sufficient fund transactions on your checking account. FedStar StarAssurance Pay can cover account reconciliation errors or unanticipated cash flow emergencies. With the program, you can avoid potential credit score damage, merchant and non-sufficient fund (NSF) fees, collection reporting, difficulties securing checking accounts in the future, the hassle and embarrassment of returned checks.

>Who is eligible for FedStar StarAssurance Pay?

FedStar StarAssurance Pay is automatically provided to Members who have an established Membership of more than one month, are at least 18 years old, and have an active direct deposit.

>What does FedStar StarAssurance Pay cost?

There is no monthly service fee for this overdraft privilege. However, you are charged a \$45 fee for each transaction paid through FedStar StarAssurance Pay.

>How does FedStar StarAssurance Pay work?

As long as you maintain your account in good standing (see disclosure for further details), FedStar will honor overdrafts up to your FedStar StarAssurance Pay limit. If funds aren't available in your account, we'll attempt to clear the transaction by using any overdraft protection(s) you have in place in the following order:

- Designated Share account(s)
- Unsecured Line of Credit
- FedStar Star Assurance Pay

>How long do I have to pay back the balance?

You have 30 days from the date of the first transaction to repay the balance.

>What type of transactions does FedStar Star Assurance Pay cover?

Enrolled Members automatically receive FedStar StarAssurance Pay on:

- Checks paid through regular channels
- Over-the-counter checks
- Electronic debits (ACH/EFT)

We do not authorize and pay overdrafts through FedStar StarAssurance Pay for the following types of transactions:

- Everyday debit card transactions
- ATM transactions/Point-of-Sale (POS) transactions

RIGHT OF OFF-SET In addition to any other rights that we may have, you agree that any deposits or future deposits in or other credits to any account in which you may now or in the future may have an interest are subject to our right of off-set for any liabilities, obligations, or other amounts owed to us by you (e.g., overdrafts and any related fees and charges) and such is applicable irrespective of any contribution to the account or source of funds in the account. Moreover, unless you opt out of the Service (see below), you consent and expressly agree that the application of an off-set of funds in any account includes the off-set of government benefits (such as Social Security and other public benefit funds) deposited to the account from which the overdraft or related fees are paid. Each person who causes an overdraft, which is paid by us, is a maker and agrees to be individually and jointly obligated to repay the unpaid negative balance in accordance with the terms and conditions of this Agreement. DEFAULT You will be in default under the terms of this Agreement if you fail to live up to any of the terms and conditions set forth herein or you are in default on any loan obligation with us and/ or a negative balance exists in any other deposit account with us on which you are an owner. If you are in default, in addition to any other rights we may have, we may temporarily suspend or terminate the Service or close your account(s) and demand immediate payment of the entire unpaid negative balance. You also agree to pay any collection costs, attorneys' fees, and court costs which we may incur as a result of your default. We may terminate or suspend the Service at any time without prior notice. In no event shall any termination relieve you of your obligation to repay such sums already overdrafted, overdraft fees, collection costs, and attorneys' fees, if any. We can delay enforcing any of our rights under this Agreement without losing them. YOUR RIGHT TO OPT-OUT OF THE FEDSTAR STAR ASSURANCE SERVICE If you prefer not to have the Service, please telephone us at 540-986-0652 or write to us at 5005 Melrose Ave NW Roanoke, VA 24017 and include your name, Member number and a statement that you are opting out of the Credit Union's Courtesy Pay service and we will remove the Service from your account. If you opt out of the Service, you will still be charged our NSF fee for each item returned.

STAR ASSURANCE OPT-IN

Yes, I want FedStar to authorize and pay overdrafts on my checking account.

I understand if I default and do not repay my obligations for any reason, my account will be turned over to FEDSTAR's Collection Attorney and that I will be responsible for any and all legal fees to include Attorney fees of 33.3% of the balance owed.

Please enroll me in FEDSTAR's Star Assurance Program

Complete, sign and return this form to
FEDSTAR

Effective _____

Printed Name Account #

E-Mail Address

Signature Date Signature Date

FEDSTAR has the right to refuse any applicant

STAR ASSURANCE OPT OUT

NO,

I do not want FedStar to authorize and pay overdrafts on my checking account.

DO NOT

Enroll me in FEDSTAR's Star Assurance Program

Complete, sign and return this form to
FEDSTAR

Effective _____

Printed Name Account #

E-Mail Address