

300 S. Plumosa St. Merritt Island, FL 32952 Telephone: 321.455.9400 Mserv@launchcu.com

Overdraft Transfer If you have an existing overdraft credit line or open end loan account attached to your share draft/checking account, any overdrafts will be subject to finance charges in accordance with the terms of the applicable agreement. In the event we are unable to process a services transaction, (if, for example, there are insufficient funds in your designated account) the transaction will result in a Failed Payment or Transfer. In such event, we will charge the total cost of the transaction, including any service charges, to you. In the event of repetitive failed payment or transfer, we reserve the right to suspend your access to the services. This suspension may be without prior notice to you. If your access is suspended, transactions which were previously initiated may still continue to be processed unless canceled and confirmation of such cancellation is provided as specified below. Suspension will be handled by Customer Service and all inquiries and correspondence including request for reinstatement should be directed to Customer Service. With respect to any failed payment or transfer, you agree to reimburse us within fourteen (14) days after notice is sent to you, for any funds we have already paid to one or more of your designated merchants which we were unable to recover by debit to the merchant or charge to you.