



SUSPENSION OF SERVICES POLICY

In accordance with our Agreements and Disclosures, your loan documents (if applicable) and our internal policies, we may immediately suspend any of our services to you for 1) negative account balances; 2) a negative balance on an account without Overdraft Privilege Protection; 3) a negative balance on an account within 30 days of creating such negative balance through Overdraft Privilege Protection; 4) causing PFCU a financial loss; 5) delinquent loans; 6) loans in default; 7) fraud or suspected fraud; 8) returned payment items; and 9) as we may deem necessary to prevent a financial loss. Examples of suspended services include, but are not limited to: 1) blocking your debit card or check card, 2) preventing transactions from coming out of your account; 3) suspending your line of credit; and 4) blocking your internet banking or Teller Phone access.