

COURTESY PAY OVERDRAFT PROGRAM

Dear Member,

At STAR USA, we are always looking to find new and better ways to serve you, our member. Starting March 29, 2005, we began providing you with a special program called "Overdraft Advance" for members ages 18 and older with a personal share draft account open for at least 180 days. Overdraft Advance provides a cushion that will permit you to overdraw your account up to a maximum of \$300 or \$500 if you have a regular ACH deposit into your STAR USA checking account. By paying your overdraft in this way, you will eliminate the extra expense and potential embarrassment of having a share draft returned.

Overdraft Advance is a non-contractual agreement that requires no action on your part. You do not have to sign any agreement or other paperwork. Your current overdraft protection arrangements will remain in place exactly as they are now. Overdraft Advance services will only be activated if there are insufficient funds available from your other accounts. This coverage will be extended to you as long as your account remains in good standing. Most transactions (such as checks, ACH items, on-line bill pay payments, etc.) that overdraw your personal share draft account will be covered up to your limit. We will apply an insufficient funds fee of \$32 for each transaction that we honor and will notify you each time your Overdraft Advance service is activated. Once your Overdraft Advance service has been activated, it is your responsibility to correct any balance deficiency as quickly as possible. STAR USA expects you to make a deposit covering your overdraft and fees within 30 days. After that time, our normal collection process begins.

You are a valued member of STAR USA and we hope that you find Overdraft Advance beneficial. At STAR USA, we believe Overdraft Advance is one more way we can let you know how much we appreciate your membership. If you do not wish to have this service, complete and sign the Option to Waive on the reverse side of this letter, and return to us.

Not all members will be eligible for Overdraft Advance. Please read the disclosure printed on the back of this letter for detailed information on this service and the eligibility restrictions. If you have any questions after reading this disclosure, please feel free to call us at 1-800-628-2120 and one of our Member Service Representatives will be able to assist you.

Sincerely,

Your Board of Directors
STAR USA FCU