



READ IMMEDIATELY!

Important Information Affecting Debit Card Purchases

New Federal Regulations (an amendment to the Electronic Funds Transfer Act, also known as Reg. E), requires all account holders to opt-in to our Overdraft Privilege (ODP) program* in order to pay overdrafts created by one-time (individual, not recurring) Debit Card transactions at merchants, and ATM withdrawals. **If you do not opt-in to ODP, these types of transactions will be declined if you have insufficient funds in your account.**

As of August 15, 2010, existing members who do not opt-in to this service will no longer have ODP coverage on their one-time Debit Card and ATM withdrawals.

We encourage all of our account holders with Debit Cards to opt-in to retain their ODP benefits. To help you make an informed decision, please read the FAQs provided on our Web site or call us.

*If you do not have enough available funds in your savings accounts¹, Overdraft Privilege will pay one-time debit card transactions and ATM withdrawals that overdraw your account by more than \$5 (up to a total of \$500 or \$700 for those members with a money market account or direct deposit) and you will be charged a \$29 Overdraft Privilege fee for this service. There is no limit on the total fees we can charge you for overdrawing your account. Also, if your account is overdrawn by more than \$5 for 10 or more consecutive calendar days, we will charge a one-time additional \$15 Overdrawn Account Fee. Note that we pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. 1. Regulation D dictates that electronic transfers from Savings are limited to six per month. Overdraft Protection is an automated electronic transfer that is subject to Regulation D rules.