



You Need to Know The Choice is Yours

How to Keep Your Current ***Bounce Protection*** **Debit Card** **Overdraft Privilege**

The choice is always yours. We are here to answer your
questions...**TALK TO US!**

A new regulation requires us to make some changes to services on your account. Effective August 15*, the **everyday purchases you make with your debit card and your ATM transactions** will no longer be covered by our **Bounce Protection** service. If you do not have enough money in your account or the funds are not yet available, your card will be denied.

Examples of everyday debit card purchases are:

Grocery Stores • Restaurants • Gas Stations • Doctors Offices

Pharmacies • Dry Cleaners • Anytime you use your debit card for a one-time transaction.

Bounce Protection is a convenient service that provides you and your family with financial flexibility in times when you may not have sufficient funds in your account.

If you want to continue to have this valuable safety net in case of an emergency, you must let us know you want this service or you will lose this flexibility. You may let us know you wish to keep this service:

1. **By mail:** Complete the enclosed Opt-in form and return it to us in the enclosed envelope **or**
2. **In person:** Stop by any of our offices and let us know that you would like to keep this service **or**
3. **By telephone:** Call a customer service representative at any number listed below and let us know that you would like to keep this service.

Please take the time to consider the ways you use your account and debit card and make the choice that is right for you and your family.

*Beginning August 15, 2010, we will not authorize and pay overdrafts on ATM and everyday debit card transactions without account holder consent. An overdraft (OD) fee or insufficient funds (NSF) fee of up to \$30.00 will be charged each time we pay an item that creates an overdraft. There is no limit on the total fees we can charge you for overdrawing your account. Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means. Recurring debit card transactions (payments that are set up to bill and pay automatically) such as automatic draft from your health club or insurance company may continue to be covered by your overdraft service. Once an overdraft has occurred you are required to bring your account to a positive balance within 30 days. We reserve the right not to pay if your account is not in good standing. Contact us if you have questions.

- The effective date of the change is August 15, 2010 for accounts opened before July 1, 2010.
- For accounts opened after July 1, 2010 the effective date of the change is July 1, 2010.