

Don't Lose a Valuable Community Choice Credit Union Service -Opt In to Courtesy Pay

New legislation that will take effect this summer requires us to ask members to "opt in" for Courtesy Pay. We can no longer automatically offer Courtesy Pay with new accounts that meet credit specifications. Please use this form to opt in to Courtesy Pay. If you do not opt in you will lose Courtesy Pay overdraft coverage on August 15, 2010.

What does Courtesy Pay mean to you?

For example, if you are at the grocery store and you try to buy \$100 dollars worth of groceries with your debit card but you only have \$92 (less than \$100) in your account one of two things will happen: If you "opt in" to Courtesy Pay the transaction will be approved and you will be charged a fee for using Courtesy Pay. (refer to our fee schedule) If you do NOT "opt in" to Courtesy Pay the transaction will be denied. Community Choice Credit Union does not pay for any fees you incur for a rejected payment.

What You Need to Know about Courtesy Pay and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard Courtesy Pay** practices that come with your account.
2. We also **offer overdraft protection plans**, such as a line of credit for those who qualify or a link to a savings account which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans. To learn more, ask us about these plans.

This notice explains our **standard overdraft practices**.

What are the **standard overdraft practices** that come with my account?

We **do** authorize and pay overdrafts for the following transactions:

- Checks written off your account
- Bill Payer transactions
- ACH withdrawals
- Everyday debit card transaction*

We **do not** authorize and pay overdrafts for ATM transactions (see below):

We do not pay overdrafts that would make your account overdrawn by more than \$300. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

- ATM transactions
- Everyday debit card transactions *

*Effective August 15, 2010, we will be unable to pay your everyday debit card transactions **unless you authorize us to do so**.

What fees will I be charged if Community Choice Credit Union pays my overdraft? Under our standard overdraft practices:

Under our standard overdraft practices:

- We will charge you a fee (refer to our fee schedule) each time we pay an overdraft.
- There is **no limit** on the total fees we can charge you for overdrawing your account.

What if I want Community Choice Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you have any questions about Courtesy Pay please call 303-287-8025.

I want Community Choice Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions for the account listed below.

First Name

Last Name

Email Address

Re-enter Email Address

Last 4 digits of SSN:

Account Number: