

IMPORTANT NOTICE ABOUT YOUR DEBIT CARD OVERDRAFT PRIVILEGE.

A new regulation requires us to make some changes on how we pay debit card transactions.

Effective August 15, 2010, debit card purchases **not covered** by designated savings account transfers or approved revolving accounts that overdraft (allows your account to go negative balance) will no longer be covered and your card will be denied or possibly closed. If you opt-in and authorize Ottawa Hiway to pay overdrafts, the opt-in feature may allow your ATM or one-time debit card purchases to be paid. You will still pay a fee of \$30.00 each time we pay an overdraft.

As always, we encourage you to manage your finances responsibly, but understand that unforeseen expenses and emergencies sometimes occur. Opting-In could save you from the uncomfortable inconvenience of having your debit card or ATM transaction declined.

If you want us to authorize and pay overdrafts on ATM and one-time debit card purchases, please complete the attached form and return to us. If you do not respond to the attached form, we must assume your non-response is direction to decline any ATM or debit card purchases that exceed your account balance.

We value your membership and look forward to continuing to serve your financial needs. If you have questions or need additional information, please call the credit union office at 815-434-8475 or visit our website at www.ottawahiwaycu.com

Overdraft (Courtesy Pay) Opt-In Form

If there are multiple owners on the ATM and/or debit card account, either account owner can act on behalf of all owners on this account. Only (1) account owner signature is needed to add or remove the overdraft coverage.

I want Ottawa Hiway Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want Ottawa Hiway Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I have the right to revoke this coverage at any time by contacting the Credit Union in writing or by phone.

Printed Name

Date

Member Signature

Member Account Number

CREDIT UNION CONSENT CONFIRMATION

Coverage Removed

Coverage Added

Signature of Credit Union Employee

Effective Date

****Recurring debit card transactions (payments that are set up to pay automatically) may continue to be covered by you overdraft service. Once an overdraft has occurred, you are required to bring your account current.**