

Overdraft Services and Fees Opt Out Form

Overdraft Protection On Your Account is Changing

Due to recent changes in legislation, overdraft protection on your account is changing. To continue your current overdraft protection on ATM and everyday debit card transactions be sure to opt-in soon. New regulations require individuals to specifically request overdraft coverage for ATM and everyday debit card transactions. *

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. OverDraft Protection, a standard overdraft service for members whose account is in good standing. A fee of up to \$15 will be assessed for each item paid on your behalf.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, call or visit us about these plans.

Some examples of overdrafts OverDraft Protection will pay include check payments, electronic funds transfer or other withdrawal requests, and payments authorized by the accountholder.

ATM and everyday debit card transactions

After August 15, 2010 we will not authorize and pay overdraft for the following types of transactions unless you ask us to:

1. ATM transactions
2. Everyday debit card transactions.

Payments of overdrafts for ATM and everyday debit card transactions can be made. If you do not authorize overdrafts for ATM and everyday debit card transactions, we will not pay them, and your transactions will be declined.

If you want to "**Opt-out**" and **DO NOT** want Mid-Kansas Credit Union to authorize and pay overdrafts on ATM and everyday debit card transactions after August 15, 2010, call 620-345-2980, visit our website at <http://www.mkcu.coop>, or complete the form below and present it at a branch or mail it to: P.O. Box 608, Moundridge, KS 67107.

I wish to "**Opt-Out**" and **DO NOT** want Mid-Kansas Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand if paid the Mid-Kansas Credit Union will assess a fee of \$15 for each item paid.

Printed Name: _____

Date: _____

Account Number: _____

* Any owner of the account may request this service