

Important Overdraft Information Effective 7/1/2010: The federal government issued changes to Regulation E affecting overdraft protection for ATM and one-time debit card purchases. Currently - for most members - if an account does not have sufficient funds to cover an ATM or one-time debit card transaction, the credit union covers the insufficient amount (up to \$500 with Classic Checking and \$750 for Premier Checking/iChecking) for a \$30 fee per transaction. Beginning July 1, 2010 we will not be able to continue this practice unless we receive your written authorization on the Opt IN Form instructing us to do so. If you choose not to Opt IN, such transactions for which sufficient funds do not exist in your account will be declined at the Point-Of-Sale. This does not affect checks drawn on your account or recurring payments using your debit card. You may use the Opt IN form on the back of this page and drop it off at or mail it to your local branch. This form is also available on our website, www.waunafcu.org.

1st - Fold Top Tab Inside



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

B U S I N E S S R E P L Y M A I L
FIRST CLASS MAIL PERMIT NO. 0001 CLATSKANIE, OR 97016

POSTAGE WILL BE PAID BY ADDRESSEE

ATTN: OPERATIONS DEPARTMENT
WAUNA FEDERAL CREDIT UNION
PO BOX 67
CLATSKANIE, OR 97016



2nd - Fold Bottom Tab Outside

**We are Here to Answer Your
Courtesy Pay Questions.**

**Please call us at 800.773.3236 if you have any questions
regarding the overdraft information enclosed.**

3rd - Tape All Three Sides Closed



Wauna Federal Credit Union
Own the Difference

ATM/Everyday Debit Card Transactions
Opt In Form
Effective July 1, 2010

What You Need to Know about Overdrafts 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:

We have standard overdraft practices, Courtesy Pay, that comes with your account. 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, 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 types of transactions:

Checks and other transactions made using your checking account number
Automatic bill payments, such as ACH or recurring debit card transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

ATM transactions
Every day debit card transactions

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.

What fees will I be charged if Wauna Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

We will charge you a fee of up to **\$30*** each time we pay an overdraft.
There is no limit on the total fees we can charge you for overdrawing your account.

* Fees are subject to change; consult WFCU Fee Schedule or Courtesy Pay Disclosure

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

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-800-773-3236, visit www.waunafcu.org, or complete the form below and return to your local branch or mail to PO Box 67, Clatskanie, OR 97016:

- I do not want Wauna Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want Wauna Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____
Date: _____
EMF Initials/ID: _____
Printed Name: _____
Account Number: _____