

## 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. \*

### Overdraft Services and 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 overdraft practices that come with your account.
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, ask us about these plans.

### Some Examples of Standard Overdraft Practices That Come With Your Account.

We do authorize and pay overdrafts for the following types of transactions:

1. Checks and other transactions made using your checking account number.
2. Automatic bill payments

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.

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.

Fees Mid-Kansas Credit Union will pay on your overdraft.

Under our standard overdraft practice:

1. We will charge you a fee of up to \$15 each time we pay an overdraft.
2. There is no limit on the total fees we can charge you of overdrawing your account.

If you 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 want Mid-Kansas Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

\* Any owner of the account may request this service