

Attention Members:

Your response is required.

We are making important changes to your overdraft protection service, Courtesy Overdraft Protection, which is presently available to you and allows Streator Onized Credit Union to pay withdrawals from your checking that would cause it to become overdrawn.

Beginning August 15, 2010, we will not pay overdrafts on your everyday debit card transactions unless you ask us, in writing. If you "OPT-IN", the transaction will be paid.

Why should I "OPT-IN" for Overdraft Advance?

Overdraft Advance saves you the embarrassment an accidental overdraft can cause. It also protects your credit rating. Plus it offers peace of mind should an emergency arise.

Instead of returning the check to the merchant because of insufficient funds or denying your debit card at the point of sale (for purchases in a store, on-line, or via phone), Streator Onized Credit Union will pay the check/debit card charges (up to a limit). While there is a per transaction fee of \$25 for this service, you save the embarrassment and multiple charges from the merchant and the many other financial institutions that may result in hundreds of dollars in fees in attempt to process the transaction.

Please let us know if you would like to "OPT-IN" to take advantage of this service.

Overdraft Advance Opt-In

I wish to have Overdraft Advance services extended to me on my share draft account, including ATM and one-time debit card transactions. By signing this form, I understand that Streator Onized Credit Union will authorize these transactions to my share draft account through the Overdraft Advance service. Additionally, I understand that I may receive up to a \$25.00 fee per item. If I wish to have any Overdraft Advance services discontinued in the future, I may do so at any time.

No, I choose not to Opt-in at this time _____

Yes, I do choose to Opt-in _____

Signature: _____

Date: _____

Name: _____

Account Number: _____

FOR CREDIT UNION USE ONLY:

Confirmation notice given to member _____ Yes

_____ No