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***Don't Lose a Valuable HealthONE FCU Service!
OPT In for Courtesy Pay!***

New legislation that will take effect this summer requires us to ask members to "OPT In" for Courtesy Pay. We can no longer automatically offer Courtesy Pay with accounts that meet the established criteria. Please use this form to "OPT In" for Courtesy Pay. If you do not "OPT In" you will lose Courtesy Pay overdraft coverage on AUGUST 15, 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 transactions. In those cases HealthONE Federal Credit Union will attempt to pay the transaction on your behalf in two different ways:

1. We have standard Courtesy Pay practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a share savings account, or a link to our Overdraft protection loan product, which may be less expensive than our standard Courtesy Pay practices. To learn more, ask us about these plans.

What are the standard Courtesy Pay practices that come with my account?

The Courtesy Pay program is provided to members who meet the following criteria:

- The member has a share draft account that has been open for 90 days;
- The member is 18 or older;
- The member is a member in good standing (not having caused a loss to the Credit Union);
- And the member does not have loans with the Credit Union that are over 14 days past due.

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

Transactions made using your share draft/checking account including checks, debit cards, and automatic bill payments/ACH.

After August 15th, 2010, we will not be able to pay overdrafts on your checking account unless we receive this written consent back authorizing us to do so.

We may cover drafts that exceed the account balance up to a negative amount of \$250.00.

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 or returned.

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

We will charge you a fee up to \$30 for each time we pay an overdraft.

There is no limit on the total fees we can charge you for overdrawing your account.

What if I want HealthONE Federal Credit Union to authorize and pay overdrafts on my everyday transactions after August 15, 2010?

If you want us to authorize and pay overdrafts using Courtesy Pay, please complete and sign the form below and return it to one of the Credit Union branch offices.

_____ I **DO** want HealthONE Federal Credit Union to authorize and pay overdrafts on my everyday transactions.

_____ I **DO NOT** want HealthONE Federal Credit Union to authorize and pay overdrafts on my everyday transactions.

Printed Name: _____ Date: _____

Signature: _____