

What You Need to Know about Overdrafts and Overdraft Fees

Beginning August 13, 2010, we will no longer pay your overdrafts for ATM and everyday debit card transactions **unless you tell us you want overdraft coverage for these transactions.** Even if you do not request overdraft coverage for ATM and everyday debit card purchases, we may still pay your overdrafts for checks, automatic bill payments and other transactions made by using your account number.

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 offer standard overdraft practices that come with your account
2. We also offer overdraft protection plans, such as 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

Until August 13, 2010 we will authorize and pay overdrafts for the following types of Transactions:

- ATM transactions
- 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.

What fees will I be charged if Your Choice FCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$25.00 each time we pay an overdraft.
- Also, if your account is overdrawn for 10 or more consecutive business days, we will charge an additional \$1 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Your Choice FCU to continue to authorize and pay overdrafts on my ATM and everyday debit card transactions after August 13, 2010?

If you also want us to continue to authorize and pay overdrafts on ATM and everyday debit card transactions after August 13, 2010, call 814-946-1293, visit www.yourchoicefcu.com, or complete the form below and present it at our office or mail it to: 109 Keystone Street, Altoona, PA 16602 (Fax Number 946-4084)

Please note that your selection will not become effective until August 13, 2010.
You have the right to revoke your decision at any time.

_____ I want Your Choice FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I **DO NOT** want Your Choice FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions. Please decline authorization for all future overdraft transactions of these types.

Printed Name: _____ Account Number: _____

Signature: _____ Date: _____