

What you need to know about overdrafts and overdraft fees

Beginning August 15, 2010, we will no longer make your courtesy pay overdraft limit available for ATM and everyday debit card transactions unless you tell us you want overdraft coverage for these transactions.

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 15, 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 Akron Firefighters Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$25 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 Akron Firefighters Credit Union to continue to authorize and pay overdrafts on my ATM and everyday debit card transactions after August 15, 2010?

Whether or not you want us to continue to authorize and pay overdrafts on ATM and everyday debit card transactions after August 15, 2010, please notify us by visiting our website; complete the form there and either email or print and mail it to us or complete the form below and bring it to the office or mail it to:

Akron Firefighters Credit Union, Inc., 161 Massillon Rd., Akron OH 44312

**Please note that your selection will not become effective until August 15, 2010
You have the right to revoke your decision at any time.**

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

Printed Name _____

Signature _____

Account Number(s): _____

Date: _____