

While regulations are changing, your account benefits don't have to.

Starting July 1, 2010, Federal law requires ATM and debit card users to opt-in for overdraft protection, which has previously been offered automatically to all of our members.

What is Overdraft Protection?

If you do not have enough money in your account to cover a transaction, UMFCU's Overdraft Protection, allows the Credit Union to make the payment on your behalf to save you the embarrassment and high fees that can come with a bounced transaction.

UMFCU cannot authorize and pay overdrafts for the following types of transactions unless requested in writing by you (see form below):

- ATM transactions
- Everyday debit card transactions

However, we may still pay your overdrafts for other types of transactions, including checks.

What fees are associated with Overdraft Protection?

UMFCU's Overdraft Protection is free from charges and fees unless it is used. Upon use:

- You will be charged a fee of \$25* each time an overdraft is paid on your behalf.
- There is no limit on the total fees we can charge you for overdrawing your account, however, the overdraft limit is established at a \$2,000* maximum, on approved credit.

Other Overdraft Coverage Options

If you would like to learn more about other overdraft coverage options you may qualify for through UMFCU, such as an overdraft line of credit, please contact us for information.

**Return this agreement before July 01, 2010 to:
Overdraft Protection Agreement
United Methodist FCU
P.O. Box 60651, Montclair, CA 91763-1126**

I want United Methodist Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand that I can opt out of this opportunity for overdraft protection in the future.

First Name: _____ Last Name: _____

Phone Number: _____ Email: _____

Signature: _____ Date: _____

*Subject to change, consult UMFCU's Fee Schedule or Overdraft Protection Disclosures.